

?show files;ds

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200331

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File 344:Chinese Patents Abs Aug 1985-2003/Feb

(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Jan(Updated 030506)

(c) 2003 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

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70221

09/500203

Set	Items	Description
S1	18	(ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR ACCOUNT()OWNER OR ACCOUNT(2N)NAME) (5N) (AUTHORIZ? OR AUTHORIZ? OR APPROV? OR PERMIT? OR PERMISSION? OR RIGHTS)
S2	38	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (THIRD() (PARTY OR PARTIES) OR 3RD() (PARTY OR PARTIES) OR AUTHORIZED() (INDIVIDUAL? ? OR PERSON OR PARTY OR INTERMEDIARY OR AGENT? ? OR NON()ACCOUNTHOLDER? OR NONACCOUNTERHOLDER?))
S3	0	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (NON()ACCOUNT()HOLDER? OR NONACCOUNT()HOLDER? OR (AUTHORI? OR APPROVED) (3N)REPRESENTATIVE?)
S4	0	S1 AND S2

?t1/4/all

1/4/1 (Item 1 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2003-311539/200330|

DX- <RELATED> 2003-016302|

XR- <XRPX> N03-247997|

TI- Card holder authentication method for online financial transaction, involves notifying actual owner of account to online merchant, when password received from card holder matches with password designated for account|

PA- VISA INT SERVICE ASSOC (VISA-N)|

AU- <INVENTORS> DOMINGUEZ B H; MANESSIS T J|

NC- 001|

NP- 001|

PN- US 20020194138 A1 20021219 US 2000199727 P 20000424 200330 B

<AN> US 2001842313 A 20010424

<AN> US 2002156271 A 20020524|

AN- <LOCAL> US 2000199727 P 20000424; US 2001842313 A 20010424; US

2002156271 A 20020524|

AN- <PR> US 2000199727 P 20000424; US 2001842313 A 20010424; US 2002156271

A 20020524|

FD- US 20020194138 A1 G06F-017/60 Provisional application US 2000199727

Cont of application US 2001842313|

LA- US 20020194138(40)|

AB- <PN> US 20020194138 A1|

AB- <NV> NOVELTY - An online merchant is notified about an **authorized account holder** by a financial institution, when the password received from the respective card holder matches with the designated account password.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for account authentication system.

USE - For online financial transaction.

ADVANTAGE - Requires a minimal investment of resources to implement and provides a high level interoperability between the participants.

DESCRIPTION OF DRAWING(S) - The figure illustrates the payment transaction process.

pp; 40 DwgNo 4/18|
DE- <TITLE TERMS> CARD; HOLD; AUTHENTICITY; METHOD; FINANCIAL; TRANSACTION;
NOTIFICATION; ACTUAL; OWNER; ACCOUNT; MERCHANT; PASSWORD; RECEIVE; CARD
; HOLD; MATCH; PASSWORD; DESIGNATED; ACCOUNT|
DC- T01; T05; W01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-N01A1; T01-N01A2B; T01-N02B1B; T05-L02; W01-A05B|
FS- EPI||

1/4/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2003-289015/200328|
XR- <XRPX> N03-229839|
TI- Digital document delivery method e.g. for check in financial
institution, involves authenticating account holder or bank personnel
by on-line banking center, before document delivery|
PA- ALTOTSKY A (ALTO-I)|
AU- <INVENTORS> ALTOTSKY A|
NC- 001|
NP- 001|
PN- US 20030014364 A1 20030116 US 2001305702 P 20010716 200328 B
<AN> US 2002160718 A 20020531|
AN- <LOCAL> US 2001305702 P 20010716; US 2002160718 A 20020531|
AN- <PR> US 2001305702 P 20010716; US 2002160718 A 20020531|
FD- US 20030014364 A1 G06F-017/60 Provisional application US 2001305702|
LA- US 20030014364(9)|
AB- <PN> US 20030014364 A1|
AB- <NV> NOVELTY - A digital document such as check is stored in a document
server of an item processing center, and is delivered electronically to
a demanding bank personnel or other **authorized account holder** ,
after authentication by an on-line banking center.|
AB- <BASIC> USE - For use by financial institutions, business, government
agencies, individuals, for home banking for delivering check and other
digital document through on-line banking center, to make payments
internationally.

ADVANTAGE - Checks are stored and delivered electronically and
hence provides secured and easy bank transactions. Since documents are
retrieved on a demand basis, a need for increase in the resource usage
with respect to Internet is eliminated. The technique can be integrated
with any type of on-line banking solutions without large modifications
in the existing system.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart
explaining the check-on-demand server verification during document
delivery.

pp; 9 DwgNo 5/5|
DE- <TITLE TERMS> DIGITAL; DOCUMENT; DELIVER; METHOD; CHECK; FINANCIAL;
INSTITUTION; AUTHENTICITY; ACCOUNT; HOLD; BANK; PERSONNEL; LINE; BANK;
DOCUMENT; DELIVER|
DC- T01; W01|
IC- <MAIN> G06F-017/60|
MC- <EPI> T01-N01A1; T01-N02B1B; W01-A05B|
FS- EPI||

1/4/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX
(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
 AA- 2003-166239/200316|
 XR- <XRPX> N03-131310|
 TI- Transaction authorization method for use by cardholder, involves authorizing and validating attempted transaction only when transaction conforms with restrictive criteria instructed by cardholder|
 PA- WILSON D H (WILS-I); WILSON P C (WILS-I)|
 AU- <INVENTORS> WILSON D H; WILSON P C|
 NC- 001|
 NP- 001|
 PN- US 20020169720 A1 20021114 US 2001853908 A 20010512 200316 B|
 AN- <LOCAL> US 2001853908 A 20010512|
 AN- <PR> US 2001853908 A 20010512|
 LA- US 20020169720(12)|
 AB- <PN> US 20020169720 A1|
 AB- <NV> NOVELTY - Restrictive criteria are instructed by an **account holder authorized** to charge transactions for an account. An attempted transaction is authorized and validated only when the transaction conforms with the instructed restrictive criteria.|
 AB- <BASIC> USE - For authorizing transaction made by holder of credit card, debit card or telephone calling card.
 ADVANTAGE - Reduces opportunities for card fraud without requiring changes to existing hardware infrastructure used to process transaction.
 DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of transaction authorization system.
 pp; 12 DwgNo 1/6|
 DE- <TITLE TERMS> TRANSACTION; AUTHORISE; METHOD; AUTHORISE; VALID; ATTEMPT ; TRANSACTION; TRANSACTION; CONFORM; RESTRICT; CRITERIA; INSTRUCTION|
 DC- T01; T05; W01|
 IC- <MAIN> G06F-017/60|
 MC- <EPI> T01-J05B4P; T01-N01A1; T01-N01A2A; T01-N02B1B; T05-H02C1; T05-H02C3; T05-L02; W01-A05B|
 FS- EPI||

1/4/4 (Item 4 from file: 350)

DIALOG(R)File 350:Derwent WPIX
 (c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
 AA- 2002-713927/200277|
 XR- <XRPX> N02-563231|
 TI- Account-based transactions e.g. e-commerce transactions over internet using secure personal authorization criteria to prevent fraudulent use of account holder information|
 PA- INT BUSINESS MACHINES CORP (IBMC); IBM UK LTD (IBMC)|
 AU- <INVENTORS> PETERS M E|
 NC- 100|
 NP- 002|
 PN- WO 200282392 A2 20021017 WO 2002GB1029 A 20020307 200277 B|
 PN- US 20020161724 A1 20021031 US 2001827075 A 20010405 200279|
 AN- <LOCAL> WO 2002GB1029 A 20020307; US 2001827075 A 20010405|
 AN- <PR> US 2001827075 A 20010405|
 FD- WO 200282392 A2 G07F-019/00
 <DS> (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW|
 LA- WO 200282392(E<PG> 21)|

DS- <NATIONAL> AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ
DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR
KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO RU
SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW|

DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
IT; KE; LS; LU; MC; MW; MZ; NL; OA; PT; SD; SE; SL; SZ; TR; TZ; UG; ZM;
ZW|

AB- <PN> WO 200282392 A2|

AB- <NV> NOVELTY - An **account holder** adds merchant-specific personal
authorization criteria to the account record. Criteria is also
established to control dealings with merchants for whom no explicit
criteria exist.|

AB- <BASIC> USE - For securing electronic transactions e.g. e-commerce
transactions over the internet between account holders, e.g. credit or
debit card holders and a merchant.
ADVANTAGE - Improves the confidence of account holders that no
misuse of information supplied to a merchant during transactions will
occur.
DESCRIPTION OF DRAWING(S) - The drawing shows a schematic diagram
of the system required to implement the method.
pp; 21 DwgNo 3/8|

DE- <TITLE TERMS> ACCOUNT; BASED; TRANSACTION; TRANSACTION; SECURE; PERSON;
AUTHORISE; CRITERIA; PREVENT; FRAUD; ACCOUNT; HOLD; INFORMATION|

DC- T01; T05|

IC- <MAIN> G07F-019/00; H04K-001/00|

IC- <ADDITIONAL> G06F-017/60; H04L-009/00|

MC- <EPI> T01-N01A1; T05-L03C|

FS- EPI||

1/4/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-698343/200275|

XR- <XRPX> N02-550747|

TI- Dynamic server provision for establishing and maintaining accounts,
involves executing command from user by calling corresponding function
within account holder accessible account configuration file specifying
module|

PA- HAY R C (HAYR-I)|

AU- <INVENTORS> HAY R C|

NC- 001|

NP- 001|

PN- US 20020120868 A1 20020829 US 2001796312 A 20010227 200275 B|

AN- <LOCAL> US 2001796312 A 20010227|

AN- <PR> US 2001796312 A 20010227|

LA- US 20020120868(8)|

AB- <PN> US 20020120868 A1|

AB- <NV> NOVELTY - A verb table containing a list of commands is recovered
from an account configuration file specifying module which is
accessible by an account holder. The verb table is stored in master
verb table which specifies every command **authorized** for the **account
holder**. Command from user is validated using master verb table and if
the command is valid command is executed by calling a corresponding
function within the module.|

AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for the
following:

(1) Computer readable storage medium storing dynamic server
provision program; and

(2) Dynamic server provision apparatus.

USE - For remotely establishing and maintaining accounts on server using LAN, WAN, internet.

ADVANTAGE - Since the command is executed by calling a corresponding function within the allowed module if the command is valid, unauthorized use of servers and storage medium is prevented more effectively.

DESCRIPTION OF DRAWING(S) - The figure shows the flowchart explaining the process of accepting and validating a command.

pp; 8 DwgNo 4/4|

DE- <TITLE TERMS> DYNAMIC; SERVE; PROVISION; ESTABLISH; MAINTAIN; ACCOUNT; EXECUTE; COMMAND; USER; CALL; CORRESPOND; FUNCTION; ACCOUNT; HOLD; ACCESS; ACCOUNT; CONFIGURATION; FILE; SPECIFIED; MODULE|

DC- T01; W01|

IC- <MAIN> G06F-011/30|

MC- <EPI> T01-F02C2; T01-N02A3C; T01-N02B1B; T01-S03; W01-A05B; W01-A06E; W01-A06F1|

FS- EPI||

1/4/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-536662/200257|

DX- <RELATED> 1999-571644|

XR- <XRPX> N02-424989|

TI- Account based transaction **authorization** method involves enabling communication between **account holder** and user if account holder desires to communicate with user|

PA- JORASCH J A (JORA-I); TEDESCO D E (TEDE-I); VAN LUCHENE A S (VLUC-I); WALKER J S (WALK-I)|

AU- <INVENTORS> JORASCH J A; TEDESCO D E; VAN LUCHENE A S; WALKER J S|

NC- 001|

NP- 001|

PN- US 20020061094 A1 20020523 US 9836131 A 19980306 200257 B

<AN> US 99417182 A 19991012

<AN> US 2001994569 A 20011127|

AN- <LOCAL> US 9836131 A 19980306; US 99417182 A 19991012; US 2001994569 A 20011127|

AN- <PR> US 2001994569 A 20011127; US 9836131 A 19980306; US 99417182 A 19991012|

FD- US 20020061094 A1 H04M-011/00 Cont of application US 9836131

CIP of application US 99417182|

LA- US 20020061094(17)|

AB- <PN> US 20020061094 A1|

AB- <NV> NOVELTY - An account associated with an account holder is associated with an user upon receiving an indication of the user. A communication is enabled between the account holder and the user if the account holder desires to communicate with the user upon receiving a request to authorize a transaction between the user and a merchant (10).|

AB- <BASIC> USE - For authorization of account based transaction.

ADVANTAGE - Exercises control over the use of the credit card based on circumstances surrounding the transaction. Authorizes or declines the transaction based on the communication so as to effectively exercise control over the use of the credit card.

DESCRIPTION OF DRAWING(S)' - The figure shows the schematic illustration of apparatus for facilitating communication between account holder and user.

Merchant (10)

pp; 17 DwgNo 1/7|

DE- <TITLE TERMS> ACCOUNT; BASED; TRANSACTION; AUTHORISE; METHOD; ENABLE;
COMMUNICATE; ACCOUNT; HOLD; USER; ACCOUNT; HOLD; COMMUNICATE; USER|
DC- T01; T05; W01|
IC- <MAIN> H04M-011/00|
MC- <EPI> T01-N01A1; T01-N02B1B; T05-L01D; T05-L02; W01-A05B|
FS- EPI||

1/4/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*
AA- 2002-490934/200253|
XR- <XRPX> N02-388133|
TI- Managing of financial transactions involves performing authentication
for predicted transaction, performing authorization for particular
transaction with actual transaction amount and time, and performing
account process|
PA- AUTHENTURE INC (AUTH-N)|
AU- <INVENTORS> MIZRAH L L|
NC- 030|
NP- 005|
PN- AU 200183647 A 20020509 AU 200183647 A 20011026 200253 B|
PN- CA 2359651 A1 20020503 CA 2359651 A 20011023 200253
PN- EP 1223524 A2 20020717 EP 2001309186 A 20011030 200254
PN- JP 2002245243 A 20020830 JP 2001374962 A 20011102 200273
PN- CN 1357850 A 20020710 CN 2001143367 A 20011103 200278|
AN- <LOCAL> AU 200183647 A 20011026; CA 2359651 A 20011023; EP 2001309186 A
20011030; JP 2001374962 A 20011102; CN 2001143367 A 20011103|
AN- <PR> US 2000706370 A 20001103|
FD- EP 1223524 A2 G06F-017/60
<DS> (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT LI LT LU LV
MC MK NL PT RO SE SI TR|
LA- AU 200183647(55); CA 2359651(E); EP 1223524(E); JP 2002245243(73)|
DS- <REGIONAL> AL; AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LT; LU; LV; MC; MK; NL; PT; RO; SE; SI; TR|
AB- <PN> AU 200183647 A|
AB- <NV> NOVELTY - Financial transactions are managed by performing an
authentication process for a predicted transaction by an **account
holder**, performing an **authorization** process for a particular
transaction having actual transaction amount and time upon presentation
of the transaction signature, and performing an account process for the
particular transaction.|
AB- <BASIC> DETAILED DESCRIPTION - Managing of financial transactions
involves performing an authentication process for a predicted
transaction by a particular **account holder**; performing an
authorization process for a particular transaction having actual
transaction amount and time upon presentation of the transaction
signature including verifying that the presented transaction signature
matches the transaction signature for the predicted transaction and the
actual transaction amount matches the predicted transaction amount and
the actual transaction time matches the predicted transaction time; and
performing an account process for the particular transaction as a
result of a successful authorization process including reconciling the
predicted transaction amount and the actual transaction amount for the
particular account holder. INDEPENDENT CLAIMS are included for the
following:
(1) A financial transaction server comprising a communication
interface, a data processing system including resources for managing
the financial transactions as above;
(2) An article of manufacture comprising a machinable readable

storage medium, and a computer program stored on the medium with resources for managing financial transactions as above;and

(3) A method for automated authentication, authorization and accounting for financial transactions comprising establishing an authenticated record for a predicted transaction by an **account holder**, establishing an **authorization** record for a particular transaction, matching the authorization and authentication records, and reconciling the predicted and actual transaction amounts for the account holder.

USE - For managing financial transactions useful to the current and upcoming software, hardware and electronic commerce technologies.

ADVANTAGE - The invention enables legal financial account holders to perform buy/sell or withdraw/deposit financial transactions without disclosing private personal information to the transaction counterparts while preserving highly elevated and enhanced security and fraud protection as compared with conventional methods. It allows a financial account holder to cut off bank tellers from their private personal files during withdraw/deposit transactions and to cut off merchants/sellers/vendors from consumers private personal information during financial transactions. It creates the authentication stage architecture of financial transactions, thus making the authentication stage of financial transactions a transaction specific one, e.g. it can be used just only for one particular financial transaction. It enables merchants/sellers/vendors to request financial institution back offices to authorize and to account financial transaction just for one particular financial transaction requested by financial account holder. It allows consumers having membership with any financial institution to perform financial transactions in a highly secure and private manner. Financial account holder private personal information need not to be disclosed to a party at the point of sale or a bank teller. Consumers can perform financial transactions with financial institution without privacy and security concerns.

DESCRIPTION OF DRAWING(S) - The figure shows a flow diagram of the embedded privacy and security layer (EPSL) architecture.

pp; 55 DwgNo 3/9|

AB- <TF> TECHNOLOGY FOCUS - MECHANICAL ENGINEERING - Preferred Method: The predicted transaction amount and time and transaction signature are stored for a predicted transaction in a database. The authentication includes establishing a communication session between the account holder and a financial transaction server. A the server, an account number and identification number for the account holder and the predicted transaction amount are accepted, and the transaction signature is produced and sent to the account holder. Information for the predicted transaction is identified in a memory at the server. The account holder is prompted to supply a combination of digits from a personal identification code. The authorization includes establishing a communication session between a party to the particular transaction and a financial transaction server. At the server, the presented transaction signature and actual transaction amount are accepted, and a time is compared for the particular transaction time with predicted time and the presented transaction signature and amount are compared with the predicted transaction amount and with the transaction signature. An authorization message is sent to the party.|

DE- <TITLE TERMS> MANAGE; FINANCIAL; TRANSACTION; PERFORMANCE; AUTHENTICITY ; PREDICT; TRANSACTION; PERFORMANCE; AUTHORISE; TRANSACTION; ACTUAL; TRANSACTION; AMOUNT; TIME; PERFORMANCE; ACCOUNT; PROCESS|

DC- T01; T05; W01|

IC- <MAIN> G06F-017/60; H04L-009/32|

IC- <ADDITIONAL> G06F-012/14; G07D-009/00; G07F-019/00; H04L-009/00; H04L-012/16|

MC- <EPI> T01-N01A1; T01-N02B1B; T01-S03; T05-L02; W01-A05B|

FS- EPI||

1/4/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-033975/200204|

XR- <XRPX> N02-026179|

TI- Credit card management for e-commerce applications, involves approving actual transaction initiated with credit card, when actual transaction has parameters conforming to definable limitations set by card account holder|

PA- MAYCOCK S M (MAYC-I); POMEROY G Y (POME-I)|

AU- <INVENTORS> MAYCOCK S M; POMEROY G Y|

NC- 001|

NP- 001|

PN- US 20010047336 A1 20011129 US 2000194319 A 20000403 200204 B

<AN> US 2001825092 A 20010403|

AN- <LOCAL> US 2000194319 A 20000403; US 2001825092 A 20010403|

AN- <PR> US 2000194319 P 20000403; US 2001825092 A 20010403|

FD- US 20010047336 A1 G06F-017/60 Provisional application US 2000194319|

LA- US 20010047336(9)|

AB- <PN> US 20010047336 A1|

AB- <NV> NOVELTY - An authorization is obtained for transactions with a credit card from credit card **account holder** (12) and each **authorized** transactions has definable limitations set by credit card account holder. An actual transaction initiated with the credit card is approved, when actual transaction consists of parameters conforming to the definable limitations.|

AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for credit card management system.

USE - For e-commerce applications.

ADVANTAGE - Allows card holder to determine authorization of expenses prior to use of a credit card, hence greatly reduces unanticipated expenses, card abuse or unauthorized purchases. Enables the employer to be in control of the travel budget before business usage of the card.

DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of credit card management system.

Credit card account holder (12)

pp; 9 DwgNo 2/4|

DE- <TITLE TERMS> CREDIT; CARD; MANAGEMENT; APPLY; APPROVE; ACTUAL; TRANSACTION; INITIATE; CREDIT; CARD; ACTUAL; TRANSACTION; PARAMETER; CONFORM; DEFINE; LIMIT; SET; CARD; ACCOUNT; HOLD|

DC- T01; T05|

IC- <MAIN> G06F-017/60|

MC- <EPI> T01-N01A1; T01-N01A2A; T05-L02|

FS- EPI||

1/4/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*

AA- 2002-033971/200204|

DX- <RELATED> 2000-475289|

XR- <XRPX> N02-026175|

TI- Computerized financial transaction execution method e.g. in bank, involves issuing limited-use account number which is activated and deactivated based on request from accounts holder for funds transfer|

PA- GEPHART B R (GEPH-I); GEPHART P D (GEPH-I)|
 AU- <INVENTORS> GEPHART B R; GEPHART P D|
 NC- 001|
 NP- 001|
 PN- US 20010047330 A1 20011129 US 98205416 A 19981202 200204 B
 <AN> US 2001918781 A 20010731|
 AN- <LOCAL> US 98205416 A 19981202; US 2001918781 A 20010731|
 AN- <PR> US 2001918781 A 20010731; US 98205416 A 19981202|
 FD- US 20010047330 A1 G06F-017/60 CIP of application US 98205416|
 LA- US 20010047330(15)|
 AB- <PN> US 20010047330 A1|
 AB- <NV> NOVELTY - A limited-use account number is issued for an existing
 account with the account issuer, which is activated only on request
 from the account holder using a transaction card, initiating a
 communication with issuer. The funds transfer is carried out
 corresponding to **authorization** made by **account holder**. The
 limited-use of the account number is deactivated for preventing it from
 usage until next request is activated by account holder.|
 AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included
 for method for enabling an account number issued by another financial
 institution to be used to execute a financial transaction under limited
 conditions.
 USE - For executing a financial transaction in accounts maintained
 by holders with account issuers e.g. bank.
 ADVANTAGE - The deactivation of limited-use account number,
 permits the **account holder** to divulge the account number with a
 significantly reduced apprehension that an unauthorized person is able
 to gain access to funds in the account.
 DESCRIPTION OF DRAWING(S) - The figure shows a schematic diagram at
 account issuer side.
 pp; 15 DwgNo 2/7|
 DE- <TITLE TERMS> FINANCIAL; TRANSACTION; EXECUTE; METHOD; BANK; ISSUE;
 LIMIT; ACCOUNT; NUMBER; ACTIVATE; DEACTIVATE; BASED; REQUEST; ACCOUNT;
 HOLD; FUND; TRANSFER|
 DC- T01; T05|
 IC- <MAIN> G06F-017/60|
 MC- <EPI> T01-N01A1; T05-L02|
 FS- EPI||

1/4/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*
 AA- 2000-475289/200041|
 DX- <RELATED> 2002-033971|
 XR- <XRPX> N00-354639|
 TI- Account maintaining method in bank, involves transferring funds from
 account, after activating account number in response to request from
 account holder|
 PA- TRANSACTIONSECURE LLC (TRAN-N); TRANSACTIONSECURE (TRAN-N)|
 AU- <INVENTORS> GEPHART B R|
 NC- 085|
 NP- 003|
 PN- WO 200033497 A2 20000608 WO 99US28489 A 19991202 200041 B|
 PN- AU 200021617 A 20000619 AU 200021617 A 19991202 200044
 PN- US 6339766 B1 20020115 US 98205416 A 19981202 200208|
 AN- <LOCAL> WO 99US28489 A 19991202; AU 200021617 A 19991202; US 98205416 A
 19981202|
 AN- <PR> US 98205416 A 19981202|
 FD- WO 200033497 A2 H04K-001/00

<DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW
 FD- AU 200021617 A H04K-001/00 Based on patent WO 200033497|
 LA- WO 200033497(E<PG> 20)|
 DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE; IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; TZ; UG; ZW|
 AB- <PN> WO 200033497 A2|
 AB- <NV> NOVELTY - The account number stored in computer readable medium, is activated in response to request from an account holder. The funds are transferred from the account, when the **account holder** is recognized to be **authorized**. The account number is deactivated after specified time period, until the account holder again makes request for activation.|
 AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are also included for the following:
 (a) financial transaction executing method;
 (b) account maintaining program
 USE - For electronic payment system in bank or other financial institutions.
 ADVANTAGE - The deactivation of the account number, **permits** the **account holder** to divulge the account number with significantly reduced apprehension that an unauthorized person will gain access to the funds in the account.
 DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram depicting a transaction authorized using limited-use account number.
 pp; 20 DwgNo 2/5|
 DE- <TITLE TERMS> ACCOUNT; MAINTAIN; METHOD; BANK; TRANSFER; FUND; ACCOUNT; AFTER; ACTIVATE; ACCOUNT; NUMBER; RESPOND; REQUEST; ACCOUNT; HOLD|
 DC- T01; T05; W01; W02|
 IC- <MAIN> G06F-017/60; H04K-001/00|
 IC- <ADDITIONAL> G06F-012/16; H04M-017/00|
 MC- <EPI> T01-J05A1; T01-J05A2; T05-L02; W01-C07A; W02-L05|
 FS- EPI||

1/4/11 (Item 11 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
 AA- 2000-302747/200026|
 DX- <RELATED> 1998-145927; 2002-381813|
 XR- <XRPX> N00-226249|
 TI- Account security providing apparatus for use in financial transaction, processes transaction on electric money account holder in conjunction with limitation and restriction|
 PA- BOCK R R (BOCK-I); JOAO R A (JOAO-I)|
 AU- <INVENTORS> BOCK R R; JOAO R A|
 NC- 001|
 NP- 001|
 PN- US 6047270 A 20000404 US 96694199 A 19960808 200026 B
 <AN> US 97873945 A 19970612
 <AN> US 97918284 A 19970825
 <AN> US 98169053 A 19981009|

AN- <LOCAL> US 96694199 A 19960808; US 97873945 A 19970612; US 97918284 A 19970825; US 98169053 A 19981009|
 AN- <PR> US 98169053 A 19981009; US 96694199 A 19960808; US 97873945 A 19970612; US 97918284 A 19970825|
 FD- US 6047270 A G06F-017/60 Cont of application US 96694199
 Cont of application US 97873945
 CIP of application US 98169053
 Cont of patent US 5878337|
 LA- US 6047270(75)|
 AB- <PN> US 6047270 A|
 AB- <NV> NOVELTY - The limitation and restriction on usage of electronic money account received from an account holder is stored in a memory. A processor processes a transaction on the electronic money account in conjunction with limitation and restriction and outputs an **approval** and disapproval signal to the **account holder** . |
 AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for account security providing method.
 USE - For electronic transaction between point-of-sale device and customer to provide financial transaction and/or wireless communication device authorization, notification and/or security for any number and/or types of accounts including credit and accounts, charge card accounts, debit card accounts, currency card accounts or smart card accounts, electronic money or electronic cash accounts and/or other transaction card accounts, financial accounts, brokerage accounts, saving accounts, checking accounts, automated teller machine accounts, wireless or cellular device or telephone accounts.
 ADVANTAGE - Provides real time notification of financial transaction.
 DESCRIPTION OF DRAWING(S) - The figure shows block diagram of account security providing apparatus.
 pp; 75 DwgNo 1/20|
 DE- <TITLE TERMS> ACCOUNT; SECURE; APPARATUS; FINANCIAL; TRANSACTION; PROCESS; TRANSACTION; ELECTRIC; MONEY; ACCOUNT; HOLD; CONJUNCTION; LIMIT; RESTRICT|
 DC- T01; T05|
 IC- <MAIN> G06F-017/60|
 MC- <EPI> T01-H07C; T01-J05A; T01-J12C; T05-L02|
 FS- EPI||

1/4/12 (Item 12 from file: 350)

DIALOG(R)File 350:Derwent WPIX

(c) 2003 Thomson Derwent. All rts. reserv.

IM- *Image available*

AA- 2000-147498/200013|

XR- <XRPX> N00-109141|

TI- Financial transaction conducting method between customer and merchant e.g. for Internet, providing Transaction Code to customer for use in transaction as substitute for account number of customer|

PA- WEBCARD INC (WEBC-N)|

AU- <INVENTORS> RENARD J G R|

NC- 086|

NP- 002|

PN- WO 200002150 A1 20000113 WO 99AU536 A 19990701 200013 B|

PN- AU 9945926 A 20000124 AU 9945926 A 19990701 200027|

AN- <LOCAL> WO 99AU536 A 19990701; AU 9945926 A 19990701|

AN- <PR> AU 985211 A 19980812; AU 984439 A 19980701|

FD- WO 200002150 A1 G06F-017/60

<DS> (National): AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR

TT UA UG US UZ VN YU ZA ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
 LU MC MW NL OA PT SD SE SL SZ UG ZW
 FD- AU 9945926 A G06F-017/60 Based on patent WO 200002150|
 LA- WO 200002150(E<PG> 39)|
 DS- <NATIONAL> AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
 FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
 LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
 UG US UZ VN YU ZA ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
 IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; UG; ZW|
 AB- <PN> WO 200002150 A1|
 AB- <NV> NOVELTY - The method involves providing a Transaction Code to the
 customer for use in the transaction as a substitute for the account
 number of the customer. An Address Code is established for the customer
 which represents a delivery location for goods and/or services provided
 by the merchant to the customer. In order to authorize the transaction,
 the customer provides the merchant the Transaction Code such that the
 account number of the customer is not disclosed to the merchant.|
 AB- <BASIC> DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for:
 (1) a method of validating a financial transaction between a
 customer and a merchant;
 (2) a system for conducting a financial transaction between a
 customer and a merchant; and
 (3) a method of ensuring correct delivery of goods and/or services
 to a customer from a merchant as a result of a remote transaction
 between the customer and the merchant.
 USE - For Internet.
 ADVANTAGE - Conducts transaction which does not require complex
 encryption technologies, requires customer or **account holder** to be
 responsible for **approving** transaction, requires prearranged delivery
 address to be supplied by customer and does not require customer to
 transmit their card number or account information across an open and
 unsecured communications channel.
 DESCRIPTION OF DRAWING(S) - The figure shows a block diagram of
 system used for conducting a financial transaction between a customer
 and a merchant in accordance with the invention.
 pp; 39 DwgNo 1/6|
 DE- <TITLE TERMS> FINANCIAL; TRANSACTION; CONDUCTING; METHOD; CUSTOMER;
 MERCHANT; TRANSACTION; CODE; CUSTOMER; TRANSACTION; SUBSTITUTE; ACCOUNT
 ; NUMBER; CUSTOMER|
 DC- T01; T05|
 IC- <MAIN> G06F-017/60|
 MC- <EPI> T01-H07C5E; T01-J05A1; T05-L02|
 ES- EPI||

1/4/13 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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IM- *Image available*
 AA- 1999-571644/199948|
 DX- <RELATED> 2002-536662|
 XR- <XRPX> N99-421276|
 TI- Authorization of credit card transactions controlling method|
 PA- WALKER ASSET MANAGEMENT LP (WALK-N); WALKER ASSET MANAGEMENT LTD
 (WALK-N); WALKER DIGITAL LLC (WALK-N)|
 AU- <INVENTORS> JORASCH J A; TEDESCO D E; VAN LUCHENE A S; WALKER J S|
 NC- 084|
 NP- 004|
 PN- WO 9945693 A1 19990910 WO 99US4892 A 19990304 199948 B|

Search Report from Ginger D. Roberts

PN- US 5999596 A 19991207 US 9836131 A 19980306 200004
 PN- AU 9928972 A 19990920 AU 9928972 A 19990304 200007
 PN- US 6327348 B1 20011204 US 9836131 A 19980306 200203
 <AN> US 99417182 A 19991012|
 AN- <LOCAL> WO 99US4892 A 19990304; US 9836131 A 19980306; AU 9928972 A
 19990304; US 9836131 A 19980306; US 99417182 A 19991012|
 AN- <PR> US 9836131 A 19980306; US 99417182 A 19991012|
 FD- WO 9945693 A1 H04M-011/00
 <DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
 ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
 LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
 UA UG UZ VN YU ZW
 <DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
 LU MC MW NL OA PT SD SE SL SZ UG ZW
 FD- AU 9928972 A H04M-011/00 Based on patent WO 9945693
 FD- US 6327348 B1 H04M-011/00 Cont of application US 9836131
 Cont of patent US 5999596|
 LA- WO 9945693(E<PG> 44)|
 DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI
 GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
 MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
 UZ VN YU ZW|
 DS- <REGIONAL> AT; BE; CH; CY; DE; DK; EA; ES; FI; FR; GB; GH; GM; GR; IE;
 IT; KE; LS; LU; MC; MW; NL; OA; PT; SD; SE; SL; SZ; UG; ZW|
 AB- <PN> WO 9945693 A1|
 AB- <NV> NOVELTY - The method involves linking two persons to a financial
 account which is used for the transaction. Data is received from the
 third party identifying the financial account and the third party. An
 inquiry is made as to whether the first person desired to communicate
 with the second person based on the data identifying the financial
 account. A response to the inquiry is received from the first person.
 Communication between the two response is initiated based on the
 response.|
 AB- <BASIC> DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for a
 method for facilitating communication between an account holder and a
 user so that the **account holder** may **authorize** a card based
 transaction between the user and a merchant, an apparatus for
 facilitating communication between a first person at a first location
 and a second person at a point of sale location so that the first
 person may authorize a transaction between the second person and a
 third party at the point of sale location.
 USE - For enabling person holding credit card account to control
 second person's use of credit card linked to account.
 ADVANTAGE - Allows account holder to communicate with user
 executing card based transaction and remotely control authorization or
 denial of it contemporaneous with and based on circumstances
 surrounding transaction.
 DESCRIPTION OF DRAWING(S) - The figure shows a schematic
 illustration of an apparatus for facilitating communication between two
 persons so that the first person may authorize a transaction between
 the second person and a merchant.
 pp; 44 DwgNo 1/7|
 DE- <TITLE TERMS> AUTHORISE; CREDIT; CARD; TRANSACTION; CONTROL; METHOD|
 DC- T05; W01|
 IC- <MAIN> H04M-011/00|
 MC- <EPI> T05-L02; W01-C05B3C|
 FS- EPI||

1/4/14 (Item 14 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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May 19, 2003 13 11:21

IM- *Image available*
 AA- 1999-384196/199932|
 XR- <XRPX> N99-287643|
 TI- Card users spending limit controller of monetary transaction
 authorizing system|
 PA- AT & T CORP (AMTT)|
 AU- <INVENTORS> FOLADARE M J; GOLDMAN S B; GORINI D; SILVERMAN D P; WANG S;
 WESTRICH R S|
 NC- 001|
 NP- 001|
 PN- US 5914472 A 19990622 US 97936002 A 19970923 199932 B|
 AN- <LOCAL> US 97936002 A 19970923|
 AN- <PR> US 97936002 A 19970923|
 FD- US 5914472 A H04M-011/00|
 LA- US 5914472(9)|
 AB- <PN> US 5914472 A|
 AB- <NV> NOVELTY - The central computer has database of card issuers. The
 issuer computer has database (208) of spending limit pre- **approved** by
account holder and card issuer (206) contact method for contacting
 the account holder. The central computer passes the **account holder**
 's refusal or **approval** of pending transaction by communication device
 to the merchant.|
 AB- <BASIC> DETAILED DESCRIPTION - The credit card issued to a card user
 from a card issuer, has card number and account number. The
 communication between account holder and central computer is performed
 through cellular telephone. The central computer communicates the
 information of purchased item, transaction place, identity of the
 merchant regulating the approval and the name of the card user. The
 database information are accessible by the central computer and issues
 computer which are components of either a single computer or a computer
 network. An INDEPENDENT CLAIM is also included for monetary transaction
 authorizing method.
 USE - For allowing parent to control the user of ancillary credit
 or debit transaction card issued to a child. For procurement of goods,
 services and distribution of currency.
 ADVANTAGE - As ancillary cardholder receives authorization from
 central computer through communication device, procurement of goods and
 services is computed quickly.
 DESCRIPTION OF DRAWING(S) - The figure shows an illustration of
 network of monetary transaction authorizing system.
 Card issuer (206)
 Database (208)
 pp; 9 DwgNo 2/3|
 DE- <TITLE TERMS> CARD; USER; LIMIT; CONTROL; MONEY; TRANSACTION; SYSTEM|
 DC- T01; T04; T05; W01|
 IC- <MAIN> H04M-011/00|
 MC- <EPI> T01-J05A1; T04-A03A; T05-H02C3; T05-L01D; T05-L02; W01-A05B;
 W01-C01D3C; W01-C05; W01-C05B3B|
 FS- EPI||

1/4/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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IM- *Image available*
 AA- 1999-244143/199920|
 XR- <XRPX> N99-181676|
 TI- Bank card authorization method e.g. for debit card|
 PA- ANDRASEV A (ANDR-I)|
 AU- <INVENTORS> ANDRASEV A|

NC- 083|
NP- 004|
PN- WO 9914711 A2 19990325 WO 98HU87 A 19980917 199920 B|
PN- HU 9802109 A1 19990428 HU 971553 A 19970917 199924
<AN> HU 972485 A 19971217
<AN> HU 982109 A 19980917
PN- AU 9893624 A 19990405 AU 9893624 A 19980917 199933
PN- EP 1021802 A2 20000726 EP 98946630 A 19980917 200037
<AN> WO 98HU87 A 19980917|
AN- <LOCAL> WO 98HU87 A 19980917; HU 971553 A 19970917; HU 972485 A
19971217; HU 982109 A 19980917; AU 9893624 A 19980917; EP 98946630 A
19980917; WO 98HU87 A 19980917|
AN- <PR> HU 982109 A 19980917; HU 971553 A 19970917; HU 972485 A 19971217|
FD- WO 9914711 A2 G07F-007/10
<DS> (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE
ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG
US UZ VN YU ZW
<DS> (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS
LU MC MW NL OA PT SD SE SZ UG ZW
FD- HU 9802109 A1 H04M-011/00 Div ex application HU 971553
Div ex application HU 972485
FD- AU 9893624 A G07F-007/10 Based on patent WO 9914711
FD- EP 1021802 A2 G07F-007/10 Based on patent WO 9914711
<DS> (Regional): AT BE CH CY DE DK ES FI FR GB GR IE IT LI LU MC NL PT
RO SE|
LA- WO 9914711(E<PG> 32); EP 1021802(E)|
DS- <NATIONAL> AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI
GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG
MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ
VN YU ZW|
DS- <REGIONAL> AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
MC; NL; PT; RO; SE; EA; GH; GM; KE; LS; MW; OA; SD; SZ; UG; ZW|
AB- <PN> WO 9914711 A2|
AB- <NV> NOVELTY - An authorization override request signal carries
information about the transaction and/or the bank account to be charged
and/or the expected change in the balance of the bank account, the
authorization override request signal is converted into a message
signal (31, 131, 351, 451, 551) transmittable through a digital mobile
telecommunication network, in SMS mode of operation.|
AB- <BASIC> DETAILED DESCRIPTION - The message signal is transmitted to a
mobile telephone set, with a call number specified by the person having
the right of disposal over the bank account to be charged and suitable
to send a return message signal. The transmission is carried out in SMS
mode of operation, then from the return message signal (12, 112, 312,
412, 512) received through the telecommunication network, or from the
lack of such a return message signal within a set period of time, a
return signal that can be evaluated by a computer is deducted. An
override authorization signal permits or rejects the information
content of the return signal is generated, the override authorization
signal is then used to either permit or reject the authorization of the
usage.
USE - For debit card.
ADVANTAGE - Prevents unauthorized payments and unauthorized
remittances, which successfully averts occurrence of damages.
DESCRIPTION OF DRAWING(S) - The figure shows a flowchart of the
method according to the invention, where the bank requesting
authorization and principal bank of **account holder** is the same.
Return message signal (12, 112, 312, 412, 512)
Message signal (31, 131, 351, 451, 551)
pp; 32 DwgNo 1/6|
DE- <TITLE TERMS> BANK; CARD; METHOD; DEBIT; CARD|

DC- T01; T05; W01|
IC- <MAIN> G07F-007/10; H04M-011/00|
IC- <ADDITIONAL> G06F-017/60; G07F-019/00|
MC- <EPI> T01-H07C5E; T05-H02C; T05-L02; T05-L03C; W01-A06B7; W01-C05B3C|
FS- EPI||

1/4/16 (Item 16 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 1998-092143/199809|
XR- <XRPX> N98-073376|
TI- Automatic transaction apparatus for e.g. financial institution -
permits transaction based on iris information on transaction candidate,
and displays account information when transaction is permitted|
PA- OKI ELECTRIC IND CO LTD (OKID)|
NC- 001|
NP- 001|
PN- JP 9319927 A 19971212 JP 96138504 A 19960531 199809 B|
AN- <LOCAL> JP 96138504 A 19960531|
AN- <PR> JP 96138504 A 19960531|
FD- JP 9319927 A G07D-009/00|
LA- JP 9319927(24)|
AB- <BASIC> JP 9319927 A

The apparatus has an iris image acquisition unit that photographs the iris of a transaction candidate, and obtains an iris information. A display unit (8) that displays various informations is provided.

The iris information is used to determine if transaction with the transaction candidate is permitted. When transaction is **permitted**, at least the **account name** and the typical transaction contents included in the account information are shown on the display unit.

ADVANTAGE - Transaction can be made without using ID card or passbook, and without inputting code number, by obtaining iris information on transaction candidate and permitting transaction according to iris information. Improves efficiency by displaying account information.

Dwg.1/22|

DE- <TITLE TERMS> AUTOMATIC; TRANSACTION; APPARATUS; FINANCIAL; INSTITUTION
; PERMIT; TRANSACTION; BASED; IRIS; INFORMATION; TRANSACTION; CANDIDATE
; DISPLAY; ACCOUNT; INFORMATION; TRANSACTION; PERMIT|
DC- P31; S05; T01; T05|
IC- <MAIN> G07D-009/00|
IC- <ADDITIONAL> A61B-005/117; G06F-019/00|
MC- <EPI> S05-D01C5A; T01-J; T05-D01B; T05-L03C5|
FS- EPI; EngPI||

1/4/17 (Item 17 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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IM- *Image available*
AA- 1994-315932/199439|
DX- <RELATED> 1996-187976; 1998-193146; 2000-270263|
XR- <XRPX> N94-248192|
TI- Automated payment appts for collecting payments - generates draft
payable to payee and drawn from paying person checking account on
authorisation of account holder |
PA- POLLIN R E (POLL-I)|
AU- <INVENTORS> POLLIN R E|

NC- 001|
 NP- 001|
 PN- US 5351994 A 19941004 US 92959930 A 19921015 199439 B|
 AN- <LOCAL> US 92959930 A 19921015|
 AN- <PR> US 92959930 A 19921015|
 FD- US 5351994 A G06F-015/30|
 LA- US 5351994(20)|
 AB- <BASIC> US 5351994 A

The appts includes an input device for performing an electronic information input process, into which a system operator enters information specifying a new payee previously unknown to the system and a draft to be generated on an account of that payee, the information including a financial institution identification number, a payee account identifier, and an amount to be drafted from the payee's account.

An institutional database comprises a financial institution identification information, an institution verification device for receiving the financial institution identification number and compering the financial institution identification number to entries in the institutional database. E.g. when the financial institution is found in the institutional database, the institution verification device retrieves identifying information about the institution and verifies the accuracy of the financial institution identification number.

USE/ADVANTAGE - For collecting funds from customer's checking account, when authorised without requiring that executed check be mailed to payee and generating authorised drafts on number of financial accounts belonging to number of different recipients. Provision for immediate debiting debtor's bank account when debtor authorises collection by telephone.

Dwg.16|

DE- <TITLE TERMS> AUTOMATIC; PAY; APPARATUS; COLLECT; GENERATE; DRAFT; DRAW
 ; PAY; PERSON; CHECK; ACCOUNT; AUTHORISE; ACCOUNT; HOLD|
 DC- T01; T04; T05|
 IC- <MAIN> G06F-015/30|
 MC- <EPI> T01-J05A1; T04-D01; T04-D04; T05-L02|
 FS- EPI||

1/4/18 (Item 18 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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AA- 1990-263063/199035|
 XR- <XRPX> N90-203753|
 TI- Cheque and credit card security - using visual representation of account holder as part of coded information printed by laser printer|
 PA- JAFFE H H (JAFF-I)|
 AU- <INVENTORS> HOMEWOOD G; JAFFE H H; MAYBURY S R|
 NC- 001|
 NP- 001|
 PN- GB 2228445 A 19900829 GB 894114 A 19890223 199035 B|
 AN- <LOCAL> GB 894114 A 19890223|
 AN- <PR> GB 894114 A 19890223|
 AB- <BASIC> GB 2228445 A

A card or form, e.g. a cheque form, bearing coded information of a bank, credit or other financial account also bears a visual representation of the **account holder** or **authorised user**, the representation having been incorporated in or on the card or form as part of the coded information.

Preferably, the representation is digitised and the card or form printed by a computer-driven laser printer. The representation may occupy the major proportion of the surface of the document, and be in a

fugitive ink.

USE/ADVANTAGE - Also in football grounds, pubs, off licences.

Reduced possibility of fraud. (5pp Dwg.No.0/0|

DE- <TITLE TERMS> CHEQUE; CREDIT; CARD; SECURE; VISUAL; REPRESENT; ACCOUNT;
HOLD; PART; CODE; INFORMATION; PRINT; LASER; PRINT|

DC- P76|

IC- <ADDITIONAL> B42D-015/10; B42D-111/00; B42D-203/00|

FS- EngPI||

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 File 35:Dissertation Abs Online 1861-2003/Apr
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 File 65:Inside Conferences 1993-2003/May W2
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 (c) 2003 The HW Wilson Co.
 File 233:Internet & Personal Comp. Abs. 1981-2003/Apr
 (c) 2003 Info. Today Inc.
 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Apr
 (c)2003 Info.Sources Inc
 File 474:New York Times Abs 1969-2003/May 16
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/May 16
 (c) 2003 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

Set	Items	Description
S1	13	(ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR ACCOUNT()OWNER OR ACCOUNT(2N)NAME) (5N) (AUTHORIZ? OR AUTHORIS? OR APPROV? OR PERMIT? OR PERMISSION? OR RIGHTS)
S2	90	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (THIRD() (PARTY OR PARTIES) OR 3RD() (PARTY OR PARTIES) OR AUTHORIZED() (INDIVIDUAL? ? OR PERSON OR PARTY OR INTERMEDIARY OR AGENT? ? OR NON()ACCOUNTHOLDER? OR NONACCOUNTERHOLDER?))
S3	1	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (NON()ACCOUNT()HOLDER? OR NONACCOUNT()HOLDER? OR (AUTHORI? OR APPROVED) (3N)REPRESENTATIVE?)
S4	0	S1 AND S2
S5	1	S3 OR S4
S6	14	S1 OR S3 OR S5
S7	14	RD (unique items)

?t7/7/all

7/7/1 (Item 1 from file: 99)

DIALOG(R)File 99:Wilson Appl. Sci & Tech Abs
 (c) 2003 The HW Wilson Co. All rts. reserv.

2509350 H.W. WILSON RECORD NUMBER: BAST02132788

Declare E-mail Independence

Garfinkel, Simon;

Technology Review (Cambridge, Mass.: 1998) v. 105 no6 (July/Aug. 2002) p. 29

DOCUMENT TYPE: Feature Article ISSN: 1099-274X

ABSTRACT: People have tacitly surrendered substantial control over the medium of e-mail. Although many believe they own their own e-mail addresses, legally and technically the owner of the computer system behind the address controls all aspects of the account. Internet service providers can cancel e-mail accounts, give away user names, block accounts, and read e-mail without the **account holder's permission**. The simple solution to e-mail address portability is to obtain a unique domain name.

7/7/2 (Item 1 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.
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00136004 DOCUMENT TYPE: Review

May 19, 2003 1 11:42

PRODUCT NAMES: Microsoft Passport (745677)

TITLE: Passport Needs Security to Travel

AUTHOR: Meader, Patrick

SOURCE: Visual Studio Magazine, v12 n1 p9(1) Jan 2002

ISSN: 1075-1955

HOMEPAGE: <http://www.vcdj.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Microsoft Passport authentication service is an excellent concept, but privacy and security worries could make users afraid to use it. Similar worries could also slow the adoption of commercial Web services. For instance, one user who has about 50 active online site-registration identities spanning everything from travel and tech sites to an online newspaper subscription says he would like to automate access with such features as Passport Wallet Express Purchase service. However, he does not want Microsoft or any other entity to track the sites he visits, and he does not want to lose Passport-stored data to hackers. Microsoft is also concerned about this perception and has worked effectively to address it. For instance, at the recent Microsoft Professional Developers Conference (PDC), Microsoft explained that all information entered into Passport will be released only with the stated **permission** of the **account holder**. A user can also obtain a base-level Password account by simply providing a username and a password. However, Microsoft also has to protect the information, since not long after the PDC, a security opening in the Passport service was reported. Microsoft reacted by taking the system down and fixing the glitch, but more are likely to emerge.

REVISION DATE: 20020330

7/7/3 (Item 2 from file: 256)

DIALOG(R)File 256:SoftBase:Reviews,Companies&Prods.

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00127995

DOCUMENT TYPE: Review

PRODUCT NAMES: EFT (830248); Globalization (843156)

TITLE: Challenges multiplying for international e-comm

AUTHOR: Messmer, Ellen

SOURCE: Network World, v17 n45 p1(2) Nov 6, 2000

ISSN: 0887-7661

HOMEPAGE: <http://www.nwfusion.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

Processing payments is turning out to be a big bugaboo for U.S.-based firms attempting to conduct international e-commerce. Banks have to concern themselves about many issues, including incompatible transaction networks and money laundering. For eBay, which launched sites in Germany, the United Kingdom, and France, the primary difficulty has been facilitating payments. Online payment between buyers and sellers in Europe is much more difficult than in the U.S., since, for instance, German shoppers do not care to use credit cards online. Europe overall does not have an efficient, low-cost way to clear electronic checks between banks. No shared European system

exists that compares with the U.S.'s Automated Clearing House (ACH), which is shared by thousands of U.S. banks and the U.S. government. Disparate regulations from nation to nation in Europe create another speed-bump, but eBay and other e-merchants in Europe recently had a meeting with the German government to try and ease up on rules that do not allow an online merchant to accept direct debit **authorizations** unless the **account holder** signs a paper document. Among other topics covered are payment conventions in Scandinavian countries; the advantages of direct debit payments; and efforts under way by several banking organizations in Europe to 'realize document defining pan-European payment authorizations by year-end for e-commerce and traditional business purchasing.'

REVISION DATE: 20010430

7/7/4 (Item 1 from file: 474)

DIALOG(R) File 474:New York Times Abs

(c) 2003 The New York Times. All rts. reserv.

05771778 NYT Sequence Number: 192068900324

MOSCOW'S FORCE STEP UP PRESSURE ACROSS LITHUANIA

New York Times, Col. 6, Pg. 1, Sec. 1

Saturday March 24 1990

ABSTRACT:

Soviet authorities send column of tanks and paratroopers rumbling past all-night session of Lithuanian Parliament, in what witnesses describe as strongest attempt yet to intimidate republic into abandoning its declaration of independence; Parliament breaks off from its work to pass emergency resolution declaring that it will **transfer** all **authority** to its **representative** in Washington in event that legislators were arrested or martial law was imposed; photo of residents of Vilnius (M)

7/7/5 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

(c) 2002 The Gale Group. All rts. reserv.

09888916

ADs to grant foreign currency loans in India

India: Foreign currency allowed to be granted

The Hindu (UFR) 27 Sep 2002

Language: ENGLISH

In India, the Reserve Bank of India (RBI) has allowed the grant of foreign currency loans by **authorised** dealers to **account holders** only against the security of funds held in FCNR (B) deposit accounts. The loan should not be against the deposits of third parties.

7/7/6 (Item 2 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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09860786

Internetbanker inte helt sUkra

Sweden: Ex-hacker broke into three Internet banks

Dagens Nyheter (XSU) 29 Aug 2002 Ekonomi p.05

Language: SWEDISH

An ex-hacker has demonstrated for Reuters how to break into three Swedish major online banks. The ex-hacker could easily break into the three sites,

cover up his tracks and also leave hidden instructions that enabled money to be transferred to another account next time the **account owner approved** a transaction, the newspaper writes. The security hole is present in banks using Microsoft's secure socket layer, SSL. Microsoft is aware of the security problem and is working on a solution.

7/7/7 (Item 3 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09513660

Japan: Life Premium To Increase For The First Time in Two Years
JAPAN: SUMITOMO LIFE TO TIE UP WITH BANK
Asia Insurance Review (AIA) Apr 2001 p.12
Language: ENGLISH

Upon the establishment of Mitsui Sumitomo Banking Corp (Mitsui Sumitomo) in April 2001, Sumitomo Life Insurance Co (Sumitomo Life) is to strike a partnership with the bank to market the insurance products of Sumitomo Life. Sumitomo Life is also planning to reach an agreement with the bank to **permit** its **accountholders**, who are new clients of Sumitomo Life, to make their insurance premium payments from their Mitsui Sumitomo bank accounts.

7/7/8 (Item 4 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09179558

Foreigners allowed to make RM cash deposits
MALAYSIA: CURRENCY CONTROLS EASED FURTHER
Business Times Malaysia (XAR) 21 Oct 1999 p.18
Language: ENGLISH

Non-residents in Malaysia are now permitted by Bank Negara Malaysia <central bank> to make ringgit cash withdrawals of up to RM 10,000 from their external accounts. Under the relaxed exchange controls guidelines, the amount withdrawn from the special external account will be recorded as principal sum in the account. In addition, non-residents can also deposit up to RM 10,000 ringgit cash into their special external accounts which will be taken as principal where there is documentary proof that the ringgit cash were retreated from profit gained from selling foreign currency to an **authorised** commercial bank or from the **account holder**'s external accounts. The RM 10,000 cap, however, does not apply to foreigners who work or study in Malaysia who will have no limit for crediting ringgit funds.

7/7/9 (Item 5 from file: 583)

DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

09168462

Lambeth crackdown
UK: LAMBETH DETERS CARPETBAGGERS
The Times (TS) 30 Sep 1999 p.28
Language: ENGLISH

The Lambeth Building Society, has announced its intentions to crackdown on carpetbaggers. The company has changed its rules insisting all new **account**

- **holders** must allocate windfall **rights** to the Charities Aid Foundation for a period of five years, although existing members will be unaffected. This will now enable the group to lower the minimum balance to GBt 500 from GBt 3,000 for new accounts.

7/7/10 (Item 6 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06628431
Northern Rock climbs down on notice periods
UK: NOTICE PERIODS SUSPENDED BY NORTHERN ROCK
The Times (TS) 19 May 1998 p.29
Language: ENGLISH

The UK bank Northern Rock has announced the suspension of all notice periods on its savings accounts. The news comes as the Office of Fair Trading (OFT) begins its investigation into the banks activities. The latest announcement by the bank comes in response to its reorganising savings accounts and reducing rates without any warning being given to the customers. **Account holders** were then refused **permission** to transfer their money elsewhere without giving notification. The OFT investigation has prompted a response from the UK bank and it is now allowing customers to transfer their savings to higher paying accounts without a penalty being enforced. These customers have one month (May 19-June 19 1998) to do so. Transfers are being backdated to April 23 1998 when the changes were put in place by the bank and customers will be paid the difference in interest. The OFT investigation will begin on Thursday 21 May 1998.

7/7/11 (Item 7 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
(c) 2002 The Gale Group. All rts. reserv.

06575496
Chekiang First Bank to launch Web service
HONG KONG: CFB TO LAUNCH NEW CF WEB SERVICE
Computerworld HK (XDP) 15 Jan 1998 P.2
Language: ENGLISH

Japan's Dai-Ichi Kangyo Bank subsidiary Chekiang First Bank (CFB) aims to launch a commercial trial of an Internet banking service called CF Web in Hong Kong. CFB plans to make the CF Web service available to 500 current bank clients on a first-come, first-served basis in January 1998. The CF Web banking system is based on Hewlett-Packard's (HP) Virtual Vault technology and developed by Hong Kong-based software developer and systems integrator Motif Asia. The system uses CFB-issued digital certificates and caller identification control for security measures. The CF Web service is targeted at personal and retail **account holders**. The service will **permit** clients to obtain the following services: - time deposits and interest rates information - change, place or renew time deposits - account balance and statement - request check books - transfer funds

7/7/12 (Item 8 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05914241
Users of POSBLine telephone services can now pay their bills through \
SINGAPORE: NEW WAY TO PAY BILLS

The Straits Times (XBB) 28 Dec 1993 p.16
Language: ENGLISH

Singapore's POSBank has introduced a new bill payment system that **permits** its **account holders** of the POSBLine telephone service to make some payments through Teleview. The service allows holders to pay the bills of the Inland Revenue Authority of Singapore, the Public Utilities Board, Singapore Telecom, other town councils and bills charged at some country clubs. Account holders can tune to page 61861 on Teleview daily between 8.30 a.m. - 9.30 p.m. for the POSBank bill payment service. POSBank also allows passcard and current accounts holders to get the bank statements of the preceding month at the 30 self-service interactive terminals across the country. The statements can be obtained at the POSBankers terminals using the cash-on-line card and personal identification number.

7/7/13 (Item 9 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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05866092
Halifax slaps fees on overdrawn accounts
UK: HALIFAX INTRODUCES FEES ON MAXIM ACCOUNT
The Independent (TI) 19 June 1993 p.24
Language: ENGLISH

Halifax Building Society is introducing monthly fees for overdrawn holders of its Maxim account, from July 1993. There are 500,000 Maxim accountholders. A charge of GBP 10/month will be imposed on accountholders with unauthorised overdrafts - furthermore, the month's first transaction will cost GBP 10, with subsequent transactions costing GBP 3/deal. **Accountholders** with **authorised** overdrafts will pay a fee of GBP 5 if drawings are over GBP 50. Interest on overdrafts will amount to 28.9% and 17.5% on unauthorised and authorised overdrafts respectively.

7/7/14 (Item 10 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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03694450
BANKS HELP BRITISH NATIONALS WHO HAVE LEFT IRAQ AND KUWAIT
UK - BANKS HELP BRITISH NATIONALS WHO HAVE LEFT IRAQ AND KUWAIT
Independent (TI) 4 September 1990 p10

Banks and buildings societies are allowing access to funds held by UK passport holders who were in Kuwait on 2 August 1990 and in Iraq on 4 August 1990 and who have now returned to Britain. Access to joint accounts is **permitted** if both **account holders** are in Britain. However, this move could be detrimental to wives who are returning to the UK while their husbands must remain behind.

?

?show files;ds

File 348:EUROPEAN PATENTS 1978-2003/Apr W04

(c) 2003 European Patent Office

File 349:PCT FULLTEXT 1979-2002/UB=20030515,UT=20030508

(c) 2003 WIPO/Univentio

Set	Items	Description
S1	135	(ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR ACCOUNT()OWNER OR ACCOUNT(2N)NAME) (5N) (AUTHORIZ? OR AUTHORIS? OR APPROV? OR PERMIT? OR PERMISSION? OR RIGHTS)
S2	267	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (THIRD() (PARTY OR PARTIES) OR 3RD() (PARTY OR PARTIES) OR AUTHORIZED() (INDIVIDUAL? ? OR PERSON OR PARTY OR INTERMEDIARY OR AGENT? ? OR NON()ACCOUNTHOLDER? OR NONACOUNTERHOLDER?))
S3	1	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (NON()ACCOUNT()HOLDER? OR NONACCOUNT()HOLDER? OR (AUTHORI? OR APPROVED) (3N)REPRESENTATIVE?)
S4	7	S1 AND S2
S5	8	S3 OR S4

?t5/5,k/all

5/5,K/1 (Item 1 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01006373 **Image available**

MONEY TRANSFER METHOD AND SYSTEM

PROCEDE ET SYSTEME DE TRANSFERT DE FONDS

Patent Applicant/Inventor:

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Legal Representative:

CAPLAN Jonathan S (agent), Kramer, Levin, Naftalis & Frankel LLP, 919
Third Avenue, New York, NY 10022, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200336435 A2 20030501 (WO 0336435)

Application: WO 2002US34389 20021025 (PCT/WO US0234389)

Priority Application: US 200136078 20011026

Designated States: AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA
UG UZ VN YU ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR IE IT LU MC NL PT SE SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 9422

English Abstract

A system for dynamic, real time transfer of money electronically from one individual to another without the need for either the transferor or transferee to have credit card or bank account, uses, for example, existing ATM networks. Real-time fund transfers can be further controlled based on selected criteria. The method includes depositing cash or check funds into a transferor primary account coupled to a financial network wherein the cash or check funds are immediately

available for transfer, transferring a portion of the funds to a transferee account which is a subaccount of the transferor primary account, and withdrawing funds from the transferee account using a transferee account access card and a personal identification number from any access point in the financial network. In alternative embodiments, funds can be deposited directly to transferee accounts. The system and method provide easy and convenient electronic money transfer with immediate availability of funds for money transfer from a sender's account without requiring either the sender or recipient to have a bank account or credit card. It is especially beneficial for members of the unbanked population.

French Abstract

L'invention concerne un systeme de transfert de fonds dynamique en temps reel par voie electronique d'un individu a un autre sans qu'il soit necessaire que l'auteur du transfert ou le beneficiaire du transfert possede une carte de credit ou un compte bancaire, ledit systeme utilisant des reseaux ATM existants. Les transferts de fond en temps reel peuvent etre egalement commandes en fonction de criteres selectionnes. Le procede consiste a deposter des fonds en especes ou sous forme de cheques dans un premier compte de l'auteur du transfert couple au reseau financier dans lequel les fonds en especes ou sous forme de cheques sont immediatement disponibles pour etre transferees, a transferer une partie des fonds sur le compte du beneficiaire du transfert qui est un sous-compte du premier compte de l'auteur du transfert, et a retirer les fonds du compte du beneficiaire du transfert a l'aide d'une carte d'accès au compte du beneficiaire du transfert et un numero d'identification personnel de n'importe quel point d'accès du reseau financier. Dans d'autres modes de realisation, les fonds peuvent etre deposes directement sur les comptes des beneficiaires du transfert. Ce systeme et ce procede permettent d'effectuer un transfert de fonds electronique facile et pratique, les fonds etant immediatement disponibles pour le transfert de fonds a partir du compte d'un expéditeur sans qu'il soit necessaire que l'expéditeur ou le destinataire possede un compte bancaire ou une carte de credit. Ce systeme est particulierement avantageux pour les personnes n'etant pas clients d'une banque.

Legal Status (Type, Date, Text)

Publication 20030501 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description

Detailed Description

... networks. They have no way to quickly and conveniently deposit funds into an account for **transfer** to a **third party** over ...cases. In an emergency, this method is not a practical approach for quickly depositing and **transferring** funds to a **third party**. Thus, many individuals are forced to use third party financial service providers, such as Western...Western Union office and deliver cash to the teller, a portion of which will be **transferred** to a **third party** and a portion ...a "check acceptor" and [000101 Once funds are deposited into the Western Union system for **transfer** to a **third party**, then the customer is issued a one time PIN, which enables the transferee to withdraw... exemplary embodiment of the present invention, a transaction is initiated when an individual desires to **transfer** money to a **third party**, such as a friend or relative. The recipient can be located in any location where...funds from that designated

subaccount. According to an embodiment of the present invention, each authorized **third party** may **withdraw** funds only from his or her designated subaccount and may not access the primary account...130. At the same time, processor function 125 notifies ATM 140 that the transfer is **authorized**. The primary **account holder** is advised by the ATM 140 screen that the transfer is complete and the funds...

5/5,K/2 (Item 2 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00963611 **Image available**

EXTENDED WEB ENABLED MULTI-FEATURED BUSINESS TO BUSINESS COMPUTER SYSTEM FOR RENTAL VEHICLE SERVICES

SYSTEME INFORMATIQUE INTERENTREPRISES A ELEMENTS MULTIPLES A ACCES INTERNET POUR SERVICES DE LOCATION DE VEHICULES

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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Legal Representative:

HAFERKAMP Richard E (et al) (agent), Howell & Haferkamp, L.C., Suite
1400, 7733 Forsyth Blvd., St. Louis, MO 63105-1817, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200297700 A2 20021205 (WO 0297700)

Application: WO 2001US51431 20011019 (PCT/WO US0151431)

Priority Application: US 2000694050 20001020

Parent Application/Grant:

Related by Continuation to: US 2000694050 20001020 (CIP)

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU

CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP

KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PH PL PT RO RU

SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 237932

English Abstract

French Abstract

La presente invention concerne un systeme informatique de transaction entre entreprises qui dans un mode de realisation prefere est destine a fournir des services de location de vehicules pour des utilisateurs a demande elevee comportant un portail de reseau Internet grace auquel l'utilisateur a demande elevee peut acceder a une pluralite de fournisseurs de services comportant un reseau informatique d'entreprise integre pour au moins un fournisseur de services de location de vehicules. Le reseau informatique de fournisseur de services de location de vehicules est configure pour l'interconnexion d'une pluralite de succursales de diversite geographique, presentant le catalogue de leurs vehicules de location disponibles et des programmes les concernant ainsi que pour la gestion de toutes les donnees de transaction concernant son entreprise. Le portail de reseau Internet permet une connectivite et une transferabilite universelles pour une association d'entreprises a plusieurs niveaux qui placent regulierement des demandes elevees d'achat de location avec son associe commercial et egalement les autres fournisseurs de services qui peuvent ou non avoir le meme systeme et logiciel informatique d'entreprise integre. L'utilisation du procede et de l'appareil de la presente invention permet de placer, de grands volumes de transactions de location, de les controler, de les modifier en cours d'operation, et de les conclure avec des operations de comptabilite financiere et paiement pratiquement sans intervention humaine.

Legal Status (Type, Date, Text)

Publication 20021205 A2 Without international search report and to be republished upon receipt of that report.

Declaration 20030220 Late publication under Article 17.2a

Republication 20030220 A2 With declaration under Article 17(2)(a); without abstract; title not checked by the International Searching Authority.

Fulltext Availability:

Detailed Description

Detailed Description

... same time that a replacement vehicle rental is reserved, sending the vehicle data to a **third party** valuation tool for processing, determining the valuation of the vehicle by a suitable measure such...

5/5,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00943620 **Image available**

TRANSACTION AUTHORISATION SYSTEM

SYSTEME D'AUTORISATION DE TRANSACTION

Patent Applicant/Inventor:

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& Pretoria, ZA, ZA (Residence), DE (Nationality)

BURSTEIN David Bruce, 8 Barmbeck Avenue, Newlands, 7700 Cape Town, ZA, ZA

(Residence), ZA (Nationality)

NEL Christoffel Paul, 801 Oyster Cove, 41 North Beach Road, 4350 Umdloti,

ZA, ZA (Residence), ZA (Nationality)

Legal Representative:

BAGNALL Russell Anthony (agent), Adams & Adams, Adams & Adams Place, 1140

Prospect Street, Hatfield, PO Box 1014, 0001 Pretoria, ZA,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200277745 A2 20021003 (WO 0277745)
Application: WO 2002IB881 20020325 (PCT/WO IB0200881)
Priority Application: ZA 20012461 20010326

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 12310

English Abstract

A transaction authorization system (200) includes a client terminal (20) in the form of a computer (22) running a network browser. The computer (22) is connected to the internet (24). The system (200) also includes an account administration server (26) which is connected to the internet (24) and which hosts a web server which may be accessed by the network browser running on the computer (22). The system (200) further includes an account database (30) which stores a record of the status (i.e. disabled or enabled) of an electronic on line bank account. The system (200) is configured to enable a user, via the computer (22), to set the status of the account in the database (30). When a transaction request is issued to a merchant (201) the authorizing institution is able to interrogate the database (30) to determine the status of the account and thereby to authorize or decline the transaction.

French Abstract

L'invention concerne un systeme d'autorisation de transaction (200) comprenant un terminal client (20) sous forme d'ordinateur (22) sur lequel est installe un explorateur de reseau. L'ordinateur (22) est relie a l'Internet (24). Ce systeme (200) comprend egalement un serveur de gestion de comptes (26) connecte a l'Internet (24), qui heberge un serveur Web auquel on accede par le navigateur de reseau s'executant sur l'ordinateur (22). Par ailleurs, ce systeme (200) comprend une base de donnees de comptes (30) contenant l'enregistrement de l'etat (c.-a-d. autorise ou non autorise) d'un compte bancaire en ligne. Ce systeme (200) est configure pour permettre a l'utilisateur, via l'ordinateur (22), de definir l'etat du compte dans la base de donnees (30). Lorsqu'une demande de transaction est emise par le vendeur (201), l'organisme d'autorisation interroge la base de donnees (30) pour determiner l'etat du compte et autoriser ou refuser la transaction.

Legal Status (Type, Date, Text)

Publication 20021003 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... increasing problem. Typically, acquired bank account details are used to conduct illegal transactions without the **authorisation** of an **account holder**. This is particularly prevalent in the light of

Internet

0 based transactions, or other transactions...exchange rates, shipping costs, or the like.

It is to be appreciated that the transaction **authorisation** system allows an **account holder** to designate a bank account as enabled or disabled, i.e. to provide authorisation for any transactions performer., using the account. Thus, the transaction **authorisation** system need only manage the **account holder** interface, the **authorisation** interface and the account status database, without handling the actual account. However, it is also...

...system may include an authentication facility for authenticating the identity or capacity of the bank **account holder** before **permitting** the **account holder** access to the account holder interface.

The security authentication facility may be provided by the account holder interface. Instead, the security authentication facility may be provided via a third party **authorisation** facility.

The **account holder** interface may be configured to access and interrogate the account status database to obtain a...1 0 selectively designating a bank account status as enabled, on the instruction of an **account holder**, thereby to **authorise** transactions performed using the bank account; and recording the enabled status of the bank account...

...account is designated as enabled.

The method may include authenticating the identity of the bank **account holder** before **permitting** the status of the bank account to be changed.

The method may include logging a...as deactivated or disabled, and all transactions performed will not be considered to have been **authorised** by the **account holder**. The

1 5 account holder is thus provided with a facility to temporarily enable or...holder for a username and password. After a predesignated number of failed login attempts, the **account holder** may be ejected from the **authorisation** process 36.

In an alternative embodiment of the invention, the 1 0 authentication process may...

...the account holder, and

not the actual online bank account or credit card. Once the **account holder** has been authenticated, the transaction **authorisation** process 20, similarly continues with process 40.

Once the account holder has been authenticated, the...106 also includes an authorisation request feedback field 1 30, which may indicate to the **account holder**, in real-time, that **authorisation** has been given for a particular transaction. This is indicated, by changing the colour or...

...thereby to reduce the occurrence of unauthorised or fraudulent transactions.

Once the transaction has been **authorised** and completed, the **account holder** can then disable the account, by closing the online bank account user interface 106.

it...Thus, even though most of these credit card transactions on the Internet use encrypted data **transfer** to protect **third parties** from intercepting the transmitted credit card details, encryption alone does not resolve all security problems...

Claim

... **inclusiva**, which includes an authentication facility for authenticating the identity or capacity of the bank **account holder** before **permitting** the **account holder** access to the account holder interface.

5 A system as claimed in any one of...

...17 or claim 18, in which the method includes authenticating the identity of the bank **account holder** before **permitting** the status of the bank account to be changed.

20 A method as claimed in...

5/5,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00926558

PAYMENT INSTRUMENT AUTHORIZATION TECHNIQUE

PROCEDE D'AUTORISATION POUR INSTRUMENT DE PAIEMENT

Patent Applicant/Assignee:

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BUREAU D A CASALONGA JOSSE (agent), Morassistrasse 8, 80469 Munich, DE,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200259848 A2 20020801 (WO 0259848)

Application: WO 2002EP572 20020122 (PCT/WO EP0200572)

Priority Application: US 2001263818 20010124; US 2001791387 20010223

Designated States: AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU
CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP
KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH PL PT RO
RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG US UZ VN YU ZA ZM ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G07F-019/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 13470

English Abstract

A method is provided for protecting a payment instrument in non-face-to-face transactions. The payment instrument is issued by an issuing entity and associated with an authorized instrument holder. The authorized instrument holder is subject to authentication by trusted third party with whom the payment instrument holder has previously registered. The method includes: the authorized instrument holder communicating with the issuing entity to block, on a default basis, authorization of the payment instrument for non-face-to-face transactions unless authorized to unblock the payment instrument by the trusted third party; prior to a non-face-to-face transaction, the authorized instrument holder communicating with the trusted third party to subject him or herself to authentication and to request that the payment instrument be unblocked; and the trusted third party authenticating the authorized instrument holder, and if the authentication result is positive, communicating with the issuing entity to request unblocking of the payment instrument.

French Abstract

L'invention concerne un procede destine a proteger un instrument de paiement dans des transactions qui ne se deroulent pas en tete a tete. L'instrument de paiement est emis par une entite emettrice et associe a un detenteur d'instrument autorise. Ce dernier est soumis a une authentification par un tiers habilite aupres duquel le detenteur d'instrument de paiement s'est prealablement enregistre. Le procede est caracterise en ce qu'il comprend les etapes suivantes : le detenteur d'instrument autorise communique avec l'entite emettrice en vue de bloquer, au vu d'un default, l'autorisation de l'instrument de paiement d'effectuer des transactions qui ne se deroulent pas en tete a tete, a moins d'etre autorise a debloquer l'instrument de paiement par le tiers habilite ; avant d'effectuer une transaction non en tete a tete, le detenteur d'instrument autorise communique avec le tiers habilite en vue d'etre soumis a l'authentification et de demander que l'instrument de paiement soit debloque ; apres quoi le tiers habilite authentifie le detenteur d'instrument autorise et, si l'authentification est positive, il communique avec l'entite emettrice en vue de demander le deblocage de l'instrument de paiement.

Legal Status (Type, Date, Text)

Publication 20020801 A2 Without international search report and to be republished upon receipt of that report.

Examination 20021227 Request for preliminary examination prior to end of 19th month from priority date

Fulltext Availability:

Detailed Description

Detailed Description

... authorization receipt stub preferably will contain a statement along the lines of the following.

I,, " **Name of payment account owner** " authorize the unblocking of my account - "Payment Account Number" to, pay for goods and/or services...order number, authorized amount,

authorization code, date authorized. other party can transmit to the trusted **third party** via FTP (file **transfer** protocol) using a secured line. The trusted third party will process each inquiry request in...

5/5,K/5 (Item 5 from file: 349)
DIALOG(R) File 349:PCT FULLTEXT
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00820422 **Image available**
CONSUMER-DIRECTED FINANCIAL TRANSFERS USING AUTOMATED CLEARINGHOUSE NETWORKS
TRANSFERTS FINANCIERS DIRIGES PAR DES CLIENTS, AU MOYEN DE RESEAUX DE CHAMBRES DE COMPENSATION AUTOMATISEES

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200153977 A2 20010726 (WO 0153977)
Application: WO 2001US1858 20010119 (PCT/WO US0101858)
Priority Application: US 2000487233 20000119

Designated States: AU CA CN JP

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Main International Patent Class: G06F-017/00

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description
Claims

Fulltext Word Count: 22802

English Abstract

Consumer directed transfers of funds over the Internet are provided by a combination of systems and networks, including the Internet, email, and the Automated Clearinghouse system (ACH). A host system provided by a funds transfer service manages requests of senders to transfer funds and further manages responses of receivers to claim funds. The host system allows the sender to initiate the funds transfer by specifying the amount of the transfer and information for contacting the receiver, without the need to specify the account of the receiver for receiving the funds. Instead, the host system contacts the receiver and informs the receiver of the available funds; the receiver can then provide the necessary target account information for completing the funds transfer. The ACH is used to effect the transfer of funds, with the host system providing instructions for ACH entries to its financial institution using account information separately received from the sender and receiver. The credit risk associated with originating ACH entries is reduced by use of the Point of Sale system to verify sufficient funds in the sender's account by comparing the closing balance of the day the funds transfer is requested with the transfer amount. Sender fraud is reduced by comparing a sender provided balance (or check number/amounts) with an account balance acquired through automated means such as the POS system or ATM network.

French Abstract

Selon l'invention, des transferts de fonds, diriges par des clients et effectues sur l'Internet, comprennent une combinaison de systemes et de reseaux, notamment l'Internet, le courrier electronique et le systeme de chambres de compensation automatisees. Un systeme hote constitue par un service de transferts de fonds gere des demandes de transferts de fonds, faites par des expediteurs, et gere en outre les reponses de reclamations de fonds, faites par les destinataires. Ce systeme hote permet qu'un expediteur demarre un transfert de fonds en specifiant le montant du transfert et les informations permettant d'entrer en contact avec le destinataire, sans avoir a preciser le numero de compte du destinataire qui doit recevoir les fonds, car, c'est le systeme hote qui va entrer en contact avec le destinataire et informer celui-ci de la disponibilite des fonds, le destinataire pouvant alors fournir les informations necessaires relatives au compte cible, aux fins d'achevement du transfert de fonds. La chambre de compensation automatisee est utilisee pour executer le transfert de fonds, le systeme hote fournissant les instructions permettant a la chambre de compensation d'entrer dans son institution financiere a l'aide des informations relatives aux comptes, recues separement de l'expediteur et du destinataire. Le risque de credit, associe aux entrees de la chambre de compensation d'origine, est reduit par l'utilisation du systeme de point de vente, lequel permet de verifier si le compte de l'expediteur dispose de fonds suffisants, par comparaison entre le solde de cloture etabli le jour ou le transfert de fonds est demande, et le montant du transfert. Toute fraude du fait de l'expediteur est pratiquement supprimee par comparaison entre un solde fourni par l'expediteur (ou numero/montants du cheque) et un solde de compte, acquis par des moyens automatiques, tels que le systeme de point de vente ou le reseau MTA.

Legal Status (Type, Date, Text)

Publication 20010726 A2 Without international search report and to be republished upon receipt of that report.
 Examination 20011108 Request for preliminary examination prior to end of 19th month from priority date
 Correction 20021031 Corrected version of Pamphlet: pages 1/13-13/13, drawings, replaced by new pages 1/13-13/13; due to late transmittal by the receiving Office
 Republication 20021031 A2 Without international search report and to be republished upon receipt of that report.

Fulltext Availability:

Detailed Description
 Claims

Detailed Description

... current account balance for the source account. This information is normally available only to an **authorized account holder** either from an automated teller machine 805, an online banking product 130, or by telephone...

Claim

... a third party; and
 instructing the ACH member to effect an ACH credit for the **transfer** amount from the **third party**'s financial account to the receiver's target account.

29 The method of claim 1...third party's target account;
 providing the business receiver with the amount of the funds **transfer** and the **third party**'s financial account designation to allow the business receiver to effect an ACH entry to debit of the amount of the funds **transfer** from the **third party**'s

financial account to a target account of the business receiver; and providing the business...account to a third party's account; and performing the second transfer of the funds **transfer** amount from the **third party** 's account to the receiver's target account.

5/5,K/6 (Item 6 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00742422 **Image available**

SYSTEMS FOR FINANCIAL AND ELECTRONIC COMMERCE
SYSTEMES PERMETTANT DE REALISER DES OPERATIONS FINANCIERES ET COMMERCIALES
SUR INTERNET

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200055793 A1 20000921 (WO 0055793)

Application: WO 2000US7457 20000320 (PCT/WO US0007457)

Priority Application: US 99125008 19990318; US 99280483 19990330; US
99130600 19990422; US 99130599 19990422; US 99138428 19990610; US
99139167 19990615; US 99369902 19990806; US 99161283 19991025; US
99165231 19991111

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK
DM EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR
LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ
TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Main International Patent Class: G06F-017/60

Publication Language: English

Filing Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 45238

English Abstract

A system for electronic commerce including banking tools, products and services. The system includes customizable banking products (figure 7) and cards (figure 6), and methods and systems for conducting financial transactions (figure 9) and maintaining records over the Internet.

French Abstract

L'invention concerne un systeme pour effectuer du commerce electronique. Ce systeme comprend des outils, des produits et des services bancaires electroniques. Ce systeme comprend des produits (figure 7) et des cartes (figure 6) bancaires personnalisables ainsi que des procedes et des systemes permettant de realiser des operations financieres (figure 9) et de tenir a jour des fiches sur Internet.

Legal Status (Type, Date, Text)

Publication 20000921 A1 With international search report.

Publication 20000921 A1 Before the expiration of the time limit for
amending the claims and to be republished in the

event of the receipt of amendments.
Examination 20001221 Request for preliminary examination prior to end of
19th month from priority date

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... access to a web-based wire transfer system for instantaneous transfer of funds to any **third party**. As this **transfer** is conducted over the Internet, consumers can wire transfer funds without the need to physically...a result, such third parties can directly make both deposits to the webbank and make **withdrawals** therefrom. Thereby, **third parties** are in essence given authority to deposit and withdraw funds from the webbank owner's...

...number of this webbank subsidiary (preferably a webaddress).

provi it

Using that subaccount number, the **third party** can then **transfer** funds into that webbank subsidiary, but not withdraw funds therefrom. Preferably, the deposit is via...

...party is created to the webbank owner's bank account, without any risk that the **third party** will **withdraw** funds therefrom.

in one embodiment, the webbank subsidiary can be customized to recognize particular third...

...the webbank owner may wish to provide a third party with \$100 dollars, which the **third party** can **withdraw** at will from the webbank owner's bank account, without risk that additional funds will...

...access rights to a maximum of \$100 from the main account and no more. The **third party** is then given **withdrawal** rights from the webbank subsidiary, allowing the **third party** the right to **withdraw** that \$ 100 (or any portion thereof) at will.

if desired, the third party can be...system provides customers with the the ability to quickly setup and conduct such instantaneous realtime **transfers** with any **third party** using a computer connected to the Internet and without needing any additional additional investment in...I As previously discussed, in accordance with the invention, a webbank owner can likewise permit **third parties** to **withdraw** funds from the owner's webbank, if desired. For example, a webbank owner can create...a card could be issued to

42

be always "off ", unless the main card or **account holder** , or the **authorized** person on the card (i.e.

the person given the authority to control the uses...

Claim

... Claim 1, wherein one of said access parameters corresponds to withdrawal rights, such that the **third party** can **withdraw** funds from the customer's bank account.

4 An apparatus as claimed in Claim 1...

5/5,K/7 (Item 7 from file: 349)

DIALOG(R) File 349:PCT FULLTEXT
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00532353 **Image available**

METHOD AND APPARATUS FOR SECURING SOFTWARE TO REDUCE UNAUTHORIZED USE
PROCEDE ET DISPOSITIF DE SECURISATION D'UN LOGICIEL, DESTINES A REDUIRE UN
USAGE NON AUTORISE DE CELUI-CI

Patent Applicant/Assignee:

COLVIN David S,

Inventor(s):

COLVIN David S,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9963705 A1 19991209

Application: WO 99US11647 19990527 (PCT/WO US9911647)

Priority Application: US 9890620 19980604

Designated States: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT

LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT

UA UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD

RU TJ TM AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF

CG CI CM GA GN GW ML MR NE SN TD TG

Main International Patent Class: H04L-009/00

International Patent Class: H04L-009/06

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 6075

English Abstract

A method and apparatus for securing software to reduce unauthorized use include associating a password (16) or series of passwords (18) with each copy or group of authorized software and requiring entry of a first password obtained from the developer or authorized representative (24) of the software after exchanging registration information (38). The method and apparatus may also require entry of a second password from the series associated with the software to continue using the software. A password (16) or authorization code series may be associated with each authorized copy or with a group of copies such as those distributed to a particular organization or site (32). Preferably, subsequent passwords (16) or authorization codes are obtained from an authorized software developer (24), manufacturer, or distributor which gathers current information from the user (30) to monitor compliance with licensing restrictions. The number and frequency of required password updates may be regular or irregular. A code which disables the software may be communicated if the manufacturer determines that the user (30) is an unauthorized user.

French Abstract

L'invention concerne un procede et un dispositif de securisation d'un logiciel, destines a reduire un usage non autorise du logiciel, le procede consistant a associer un mot de passe (16) ou une serie de mots de passe (18) a chaque copie ou groupe de logiciels autorises, et a exiger l'entree d'un premier mot de passe obtenu a partir du developpeur du logiciel ou du representant autorise (24) de celui-ci, apres echange d'informations d'enregistrement (38). Ce procede et ce dispositif peuvent egalement exiger l'entree d'un second mot de passe a partir de la serie associee au logiciel pour la continuation de l'utilisation du logiciel. Un mot de passe (16) ou une serie de codes d'autorisation peut etre associe a chaque copie autorisee ou a un groupe de copies, tel ceux distribues a une organisation ou a un site (32) en particulier. De preference, des mots de passe (16) ou codes d'autorisation ulterieurs sont obtenus a partir d'un developpeur (24), fabricant ou distributeur de

logiciels autorise, lequel recueille des informations actuelles a partir de l'utilisateur (30) afin de pouvoir surveiller si cet utilisateur observe les restrictions de l'octroi de licence. Le nombre et la frequence des mises a jour des mots de passe exiges peuvent etre reguliers ou non. Un code mettant hors service le logiciel peut etre communique si le fabricant determine que l'utilisateur (30) est un utilisateur non autorise.

Fulltext Availability:
Detailed Description

Detailed Description

... associated with one or more serial numbers or copies of the software, they may be **transferred** to an **authorized representative** of the software, as represented by arrow 22f such as a password administrator 24. Of...

5/5,K/8 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00467880

THIRD PARTY DEBIT CARD
CARTE DE DEBIT POUR TIERS

Patent Applicant/Assignee:

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Inventor(s):

PICCIALLO Michael J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9858345 A2 19981223

Application: WO 98US12361 19980612 (PCT/WO US9812361)

Priority Application: US 97929 19970616

Designated States: BR CA IS JP NO TR US AT BE CH CY DE DK ES FI FR GB GR IE
IT LU MC NL PT SE

Main International Patent Class: G06K-005/00

Publication Language: English

Fulltext Availability:

Detailed Description

Claims

Fulltext Word Count: 8977

English Abstract

A system is described in which an account holder may electronically transfer funds from a preestablished account (30) to a third party recipient (34) and then receive a subsequent accounting of how the money was actually spent. Limits may be set on how the money is spent. Computer-based methods for operating the systems of the present invention are also disclosed.

French Abstract

L'invention concerne un systeme grace auquel un titulaire de compte peut transferer electroniquement des fonds d'un compte preetabli a un tiers destinataire et recoit ensuite un relevé de compte faisant état des sommes d'argent reellement depensees. Il est possible de fixer un plafond de depenses. L'invention concerne egalement des procedes informatises permettant de faire fonctionner les systemes faisant l'objet de la presente invention.

Fulltext Availability:
Detailed Description

Claims

Detailed Description

... corresponding payment amounts.
Preferred systems in accordance with this aspect of the present invention also **permit account holders** to exclude certain fund transfer payees designated individually or by the type of establishment, or...a secondary file in the customer account file in response to command instructions from the **account holder** ; designating a third party recipient **permitted** access to en Z-@ the secondary file in response to command instructions from the account ...

...to the third party recipient;
storinor a file record of information on every electronic fund **transfer** executed by the **third party** recipient from the secondary file, including information on the transfer payee and the corresponding payment...

...in the amounts of transactions
without generating an itemized statement to the account holder of **withdrawals** by the **third party** recipient. Methods according to this embodiment of the invention include the steps of.
creating a...

...a secondary file in the customer account file
in response to command instructions from the **account holder** ;
designating a third party recipient **permitted** access to the secondary file in response to command instructions from the account holder;
transferring...memory device is employed to store information on the preestablished accounts from which account holders **transfer** funds to **third party** recipients. It will be assumed for purposes of the present invention that the system operators ...may be done contemporaneously with the establishment of the secondary file, the designation of the **third party** recipient and the **transfer** of funds from the primary file using the same input device, or this step may...transactions. The account holder may want to block cash withdrawals entirely and only permit the **third party** recipient to **withdraw** funds from the secondary file through debit card transactions to obtain a more detailed accounting...accordingly.

The account holder is provided with a summary of the ATM and debit card **withdrawals** made by the **third party** recipient as part of his or her monthly bank statement. The merchant or service provider...

Claim

... party
command instructions include a command instruction for a cash withdrawal payment to be electronically **transferred** to said **third party** .
SUBSTITUTE SHEET (RULE 26)
. The system of claim 2, wherein the input device for said...party command instructions include a command instruction for a cash withdrawal payment to be electronically **transferred** to said **third party** .

11 The system of claim 10, wherein the input device for said cash withdrawal payment...said third party recipient;

storing a file record of information on every electronic
fund **transfer** executed by said **third party** recipient from said
secondary file, including information on the transfer payee and the
corresponding payment...a secondary file in said customer account
file in response to command instructions from said **account holder** ;
designating a third party recipient **permitted** access to
said secondary file in response to command instructions from said account
holder;
transferring...

?

?show files;ds

File 13:BAMP 2003/May W2

(c) 2003 Resp. DB Svcs.

File 75:TGG Management Contents(R) 86-2003/May W2

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Set	Items	Description
S1	26	(ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR ACCOUNT()OWNER OR ACCOUNT(2N)NAME) (5N) (AUTHORIZ? OR AUTHORIZ? OR APPROV? OR PERMIT? OR PERMISSION? OR RIGHTS)
S2	246	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (THIRD() (PARTY OR PARTIES) OR 3RD() (PARTY OR PARTIES) OR AUTHORIZED() (INDIVIDUAL? ? OR PERSON OR PARTY OR INTERMEDIARY OR AGENT? ? OR NON()ACCOUNTHOLDER? OR NONACCOUNTERHOLDER?))
S3	4	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (NON()ACCOUNT()HOLDER? OR NONACCOUNT()HOLDER? OR (AUTHORI? OR APPROVED) (3N)REPRESENTATIVE?)
S4	0	S1 AND S2
S5	4	S3 OR S4
S6	30	S1 OR S3 OR S5
S7	29	RD (unique items)
S8	0	RD S4 (unique items)
S9	0	S1(2S) (S2 OR S3)
S10	1	S1(5N) (CHARGES OR WITHDRAWAL? ? OR WITH()DRAWAL? ? OR WITHDRAWING)
S11	1	RD (unique items)
S12	29	S7 OR S8 OR S9 OR S11
S13	29	RD (unique items)

?t13/3,k/all

13/3,K/1 (Item 1 from file: 13)

DIALOG(R)File 13:BAMP

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1502109 Supplier Number: 03802175 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FTC announces final amendments to telemarketing sales rule: agency says the bill will give consumers more control over telemarketing calls; industry sources say a Federal rule is unnecessary. (Call Center Issues).

(U.S. Federal Trade Commission, Direct Marketing Association suit to block national do-not-call registry)

Customer Interface, v 16, n 2, p 12

March 2003

DOCUMENT TYPE: Journal ISSN: 0886-9642 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1949

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...on telemarketers and sellers billing charges to consumers' credit card and other accounts without the **account holder's authorization** or knowledge. In some instances, these unauthorized charges result when telemarketers or sellers obtained consumers...

13/3,K/2 (Item 2 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1303608 Supplier Number: 03711085 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Disclosure obligations of broker-dealers that market 529 college savings

plans.

Journal of Investment Compliance, v 3, n 3, p 19
January 2002
DOCUMENT TYPE: Journal ISSN: 1528-5812 (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 4375

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...the investment manager affiliate or primary distributor. (3)

As a general matter, federal tax law **permits** the **account owner** to select the types of investments in which contributions to a specific account will be...

13/3,K/3 (Item 3 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1298519 Supplier Number: 03688756 (USE FORMAT 7 OR 9 FOR FULLTEXT)
SEC upholds NASD supervisory bar on unauthorized trading. (In the News).
(Securities and Exchange Commission)
Compliance Reporter, v 10, n 2, p 3
January 27, 2003
DOCUMENT TYPE: Journal ISSN: 1529-5669 (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 374

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...customers. The opinion notes that the NASD had found "neither Flannigan nor Protective obtained written **authorization** from the **account holders** for...Protective, to follow the after-market trading instructions of AGS representatives, nor accepted the...

13/3,K/4 (Item 4 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1297272 Supplier Number: 03680111 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Employee Benefits Legal Alert.
(U.S. Department of Labor issues final rules for advance notices of "blackout periods")
Mondaq Business Briefing, p NA
February 04, 2003
DOCUMENT TYPE: Report
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2485

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...not "furnished" until received in these cases.

DOL MODEL BLACKOUT NOTICE

Important Notice Concerning Your **Rights** Under The (Enter **Name** of

Individual **Account** Plan)

(Enter date of notice)

1. This notice is to inform you that the (enter...

13/3,K/5 (Item 5 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1293847 Supplier Number: 03662099 (USE FORMAT 7 OR 9 FOR FULLTEXT)

DOL releases final interim rules for written blackout notices.

(Dept. of Labor on defined contribution/401k plans)

Managing Benefits Plans, p 5

January 2003

DOCUMENT TYPE: Newsletter ISSN: 1098-5662 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1211

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...concerning the blackout period.

RELATED ARTICLE: Model 401(k) Blackout Notice

Important Notice Concerning Your **Rights** Under the (Enter **Name** of Individual **Account** Plan)

(Enter date of notice)

1. This notice is to inform you that the (enter...

13/3,K/6 (Item 6 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1282943 Supplier Number: 03611187 (USE FORMAT 7 OR 9 FOR FULLTEXT)

New ERISA Rules On Retirement Plan "Blackout" Periods.

Mondaq Business Briefing, p NA

October 28, 2002

DOCUMENT TYPE: Report; Survey

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1565

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...executive officers and the SEC of the blackout period.

MODEL NOTICE

Important Notice Concerning Your **Rights**

Under the (Enter **Name** of Individual **Account** Plan)

(Enter date of notice)

1. This notice is to inform you that the (enter...

13/3,K/7 (Item 7 from file: 13)

DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1271967 Supplier Number: 03529233 (USE FORMAT 7 OR 9 FOR FULLTEXT)
United States: Financial Services Alert SO(Goodwin Procter LLP, United States) SO
(a discussion of decisions by the OTS)
Mondaq Business Briefing, p N/A
August 16, 2002
DOCUMENT TYPE: Report
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1628

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...foundation's tax-free status. In addition, the Final Rule makes demand account holders eligible **account holders** for purposes of determining subscription **rights** in a mutual-to-stock conversion. Moreover, the Final Rule allows accelerated vesting in management...

13/3,K/8 (Item 8 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1268035 Supplier Number: 03500570 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Banking on a 529 plan: with minimal expense, employers can offer workers a tax-advantaged savings plan for education expenses. (Benefits)

Article Author(s): Pethokoukis, James
HRMagazine, v 47, n 8, p 56(5)
August 2002
DOCUMENT TYPE: Journal ISSN: 1047-3149 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1937

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...types of investments, 529 plans can lose value. In addition, changes in investment types are **permitted** only once a year. **Account holders** also can't make penalty-free loans in an emergency, as they can from 401...

13/3,K/9 (Item 9 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1264378 Supplier Number: 03471471 (USE FORMAT 7 OR 9 FOR FULLTEXT)
The Other Side of 529 Plans: More than just a college savings plan, the versatile 529 is a sophisticated estate planning tool when handled correctly.

Article Author(s): Korn, Donald Jay
Financial Planning, p N/A
August 01, 2002
DOCUMENT TYPE: Journal ISSN: 0746-7915 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2082

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a 529 account usually will be held by one person because joint ownership is not **permitted** . "Most plans **permit** the **account holder** to designate a backup who'll take over in case of death or incapacity," says ...

13/3,K/10 (Item 10 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1257340 Supplier Number: 03400691 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Money-laundering risks of electronic distribution channels. (Regulatory Developments)

Article Author(s): Yela, William; Beaumier, Carol M
Bank Accounting & Finance, v 15, n 3, p 45(4)
Spring 2002
DOCUMENT TYPE: Journal ISSN: 0894-3958 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2216

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...longer provide financial institutions with assurance that the person conducting the transaction is indeed the **approved account holder** . Further, the Internet serves to disguise the geographic origin of the funds and disguise the...

13/3,K/11 (Item 11 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1252416 Supplier Number: 03352509 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Brokers And 529 PLANS: An Eight-Step Guide: How to make educational savings plans work for you and your clients.

Article Author(s): Hurley, Joseph F
On Wall Street, p N/A
May 2002
DOCUMENT TYPE: Journal ISSN: 1092-1370 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2688

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...a 10 percent federal penalty). The beneficiary, no matter how old, has none of those **rights** . The **account owner** can also change the beneficiary at any time to another qualifying family member.

Some parents...

13/3,K/12 (Item 12 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1249367 Supplier Number: 03324943 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Citibank settles charges for \$1.6 million. (Direct: Newsline)

(Citibank will pay \$1.6 million as part of a settlement with 27 states regarding the firm's credit card telemarketing solicitation practices)

Article Author(s): Viveiros, Beth Negus

Direct, v 14, n 4, p 12(1)

March 15, 2002

DOCUMENT TYPE: Journal ISSN: 1046-4174 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 270

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...two years ago implementing many of the initiatives in the agreement. These include prohibiting customer **charges** unless there is express **authorization** of the **account holder**; requiring the bank to review and approve all telemarketing scripts and materials; requiring telemarketing firms...

13/3,K/13 (Item 13 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1207072 Supplier Number: 02889081 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit Cards Face Online Challengers

(While credit cards dominate Internet payments, especially in the US, some nonbank entities are offering alternatives that may be more suitable for consumers and retailers)

Article Author(s): Hoffman, Karen Epper

Card Technology, v 2, n 5, p 84,86,88+

May 2001

DOCUMENT TYPE: Journal ISSN: 1093-1279 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2602

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...for NextCard, says the issuer has quickly built a strong following in its niche by **approving** potential **account holders** in 30 seconds and providing its online savvy customer base with account management tools and ...

13/3,K/14 (Item 14 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1193226 Supplier Number: 02737173 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Coping with the Q1 burden: part I - Part 2 of 2 Parts

(New Treasury Regulations effective 1/1/01 require US custodians to withhold 30% of any payment of amount subject to withholding made to foreign payee, unless US custodian can associate payment with documentation to treat payment as made to US person or foreign person entitled to lower withholding rate)

Article Author(s): Michaels, Marnin; Balaban, David; Connors, Peter;

Marcovici, Philip; O'Donnell, Thomas

International Tax Review, v 11, n 9, p 32-28

October 2000

DOCUMENT TYPE: Journal (United Kingdom)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2937

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...QI to provide a Form W-9 completed by the account holder.

If a US **account holder** refuses to **permit** a QI to disclose his or her identity, then the QI must make the requests...

...calendar year and in a manner consistent with the QI's normal communications with the **account holder**. If a QI is not **authorized** to initiate communications with the **account holder** (eg the QI can only communicate with the account holder in person), the QI must make the request at the time and in the manner in which the QI is **authorized** to communicate with the **account holder**.

Until a QI receives a waiver of all prohibitions against disclosure or authorization to sell...

...or herself by mandating the QI to transfer a Form W-9 completed by the **account holder**.

If a QI is **authorized** to disclose the **account holder's name**, address, TIN (if available) and reportable amounts, then it must obtain a valid Form W...

...behalf of the account holder, together with appropriate withholding rate pool information relating to the **account holder**.
If a QI is not **authorized** to disclose an **account holder's name** and other required information, but is **authorized** to exclude from the **account holder's** account any assets that generate, or could generate, reportable payments, the QI must follow...

13/3,K/15 (Item 15 from file: 13)

DIALOG(R)File 13:BAMP

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1161017 Supplier Number: 02391645 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Slamming specter haunts electric industry

(Companies need to protect themselves against slamming, the unauthorized switching of customer energy services; article includes a table defining state laws on slamming)

Article Author(s): Richter, Roxane

Electric Light & Power, v 78, n 2, p 26,28

February 2000

DOCUMENT TYPE: Journal ISSN: 0013-4120 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2646

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...A

California
Colorado

Subscriber
Consumer. Bus. LOA must be auth. and
provable.

Connecticut

Res.: Adult **authorized** by local **account holder**. Bus.: **Authorized** person

Delaware
Georgia

Customer
Customer

Illinois "Subscriber": retail bus. customer w/20
or fewer lines...

13/3,K/16 (Item 16 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1147828 Supplier Number: 02257308 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Notified Body Consensus Statements
(The Notified Body consensus statements are helpful in clarifying the views
of the Notified Body Working Group on a variety of issues concerning
conformity with the European Directives for medical devices)
Article Author(s): Donawa, Maria
Medical Device Technology, v 10, n 9, p 46-51
November 1999
DOCUMENT TYPE: Journal ISSN: 1048-6690 (United Kingdom)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1593

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...one statements are included in the Consensus Statements document
covering questions on subcontracting, expiration dating, **authorized**
representatives, classification, **withdrawal** or refusal of certificates,
and many other subjects. The table of contents lists the statements...

13/3,K/17 (Item 17 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1143540 Supplier Number: 02219170 (USE FORMAT 7 OR 9 FOR FULLTEXT)
TM Protection Possibilities Increase in Vietnam
(Recently trademark infringements in Vietnam have begun to attract the
attention of both domestic and international business)
Article Author(s): Christie, Alec
IP Asia, v 12, n 9, p 35-39
November 1999
DOCUMENT TYPE: Journal ISSN: 1011-3649 (Hong Kong)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2855

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
...The application for registration and approval may be made by either the
transferor or the **transferee** or an **authorized representative** of
theirs.(xxi) The NOIP may examine a registration application for up to two
months...

13/3,K/18 (Item 18 from file: 13)
DIALOG(R)File 13:BAMP
(c) 2003 Resp. DB Svcs. All rts. reserv.

1124924 Supplier Number: 02009191 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Using the Hacker's Toolbox
(Assessing a computer's security can be done by focusing on the perspective
of potential intruder; article discusses some of these methods)
Article Author(s): Middleton, Bruce

Security Management, v 43, n 6, p 59-65

June 1999

DOCUMENT TYPE: Journal ISSN: 0145-9406 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4055

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...that anyone could enter the network and transfer files to or from it without an **authorized** log-in **name** or **account** .)

COPS also checks the date of advisories from the Computer Emergency Response Team (CERT) Coordination...

13/3,K/19 (Item 19 from file: 13)

DIALOG(R)File 13:BAMP

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1104922 Supplier Number: 01795006 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Brazil: The Trust in Brazil

(While Brazilian law does not recognize the concept of the trust as established in Anglo-Saxon law, it does recognize several similar institutions, the fidei-commisum, the business mandate, the debentureholders' fiduciary agent, and the foreign institutional investors' fiduciary agent)

Article Author(s): Stuber, Walter Douglas; Filizzola, Henrique Bonjardim
Mondaq Business Briefing - Amaro, Stuber E Advogados Associados, Brazil, p
N/A

December 10, 1998

DOCUMENT TYPE: Report

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1254

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...omnibus account, giving rise to the foreign institutional investors' fiduciary agent. Registration of omnibus accounts **authorizes** the **account holders** to operate on behalf of their institutional clients, making the account holder the fiduciary agent.

...

TEXT:

...of own accounts entitles investors to operate only for themselves, whereas registration of omnibus accounts **authorizes** the **accountholders** to operate for their institutional clients, know as passageiros (participants), or on their own behalf...

13/3,K/20 (Item 20 from file: 13)

DIALOG(R)File 13:BAMP

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1077543 Supplier Number: 01411513 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Technology Helps A Bank's Bottom Line

(Frank Stipes believes in applying the latest in technology, including biometric technology for security and the Netbanc system for Internet delivery, to help Westernbank succeed)

Article Author(s): Kroll, Karen M

Financial Service ONLINE, p 53-55

March 1998

DOCUMENT TYPE: Journal ISSN: 0746-892X (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2095

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...deposit and withdrawal systems, it is not difficult for criminals to pass themselves off as **account holders**, and wrongfully **authorize** transactions.

Although no system is absolutely ironclad, biometrics makes it extremely difficult for a person...

13/3,K/21 (Item 21 from file: 13)

DIALOG(R)File 13:BAMP

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1074025 Supplier Number: 01369873 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Too Many Data Processing Tapes

(Careful auditing uncovers purchasing fraud at Illinois company; internal auditors champion benchmarking)

Internal Auditor, v LV, n I, p 67-70

February 1998

DOCUMENT TYPE: Journal; Case study ISSN: 0020-5745 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1512

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to someone other than the account holder, then a method is needed to document the **account holder's approval** to release the check. Iran answering machine is used as a "withdrawal line," the machine...

13/3,K/22 (Item 22 from file: 13)

DIALOG(R)File 13:BAMP

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1071854 Supplier Number: 01364482 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banking on a Secure Internet

(Security First Network Bank's security measures for handling Internet transactions are examined in detail)

Article Author(s): Hammond, Nicolas

Security Management, v 42, n 2, p 69-72

February 1998

DOCUMENT TYPE: Journal; Case study ISSN: 0145-9406 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 2637

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT:

...and whether the transaction sent was unchanged. When a customer has been determined as an **authorized account holder**, the system must only **permit** access to user's account. In May 1995, the bank got conditional approval by the...

TEXT:

...for easier administration and much greater security.

Once a customer has been authenticated as an **authorized account holder**, the system must only allow access to his or her account. This can be a...

13/3,K/23 (Item 23 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1069132 Supplier Number: 01341578 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bermuda: AS&K Guide - Section 5 : Part 2 of 3 parts

(Company submits petition to enact Sample Reinsurance Limited (Separate Accounts) Act, 1997; due to a number of advantages, there has recently been a resurgence of interest in forming mutual companies on the Bermuda registry)

Mondaq Business Briefing - Appleby, Spurling & Kempe, Bermuda, p N/A

January 19, 1998

DOCUMENT TYPE: Report

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 4947

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...credited to a Separate Account pursuant to subsection (1) of this section until the Principal **Representative** has **approved** the **transfer** or credit to the particular Separate Account. In the event it comes to the attention...

13/3,K/24 (Item 24 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1062841 Supplier Number: 01181565

Is off-line debit about to derail?

(Some observers consider sudden acceleration in check card use as a boon, others as fraud waiting to occur)

Article Author(s): O'Sullivan, Orla

ABA Banking Journal, v LXXXIX, n 9, p 66,68,70

September 1997

DOCUMENT TYPE: Journal ISSN: 0194-5947 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...transaction poses danger to users. One is that funds in an account could vanish between **authorization** and settlement, particularly if the **account - holder** overwithdraws. Another is that since the said transaction does not use PIN, a check card...

13/3,K/25 (Item 25 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1056576 Supplier Number: 01185312 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Ireland: Central Bank Act, 1997

(Central Bank Act introduces changes to the functions and operation of the Central Bank of Ireland; extends functions and supervisory and enforcement powers)

Business Monitor - A & L Goodbody, Ireland, p N/A

July 14, 1997

DOCUMENT TYPE: Report

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 1304

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...Building Societies Act, 1989 so as to provide for more equitable treatment of certain joint **account holders** in respect of voting **rights** and the issue of free shares in the context of future conversions of building societies...

13/3,K/26 (Item 26 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1049696 Supplier Number: 01083604 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Unplugged: One Man's Battle to Get Plugged Back In

(Significant advice is provided on how one person handled losing his job and worked to land another)

Article Author(s): Wolner, Dan A, CCE

Business Credit, v 99, n 6, p 38-39+

June 1997

DOCUMENT TYPE: Journal ISSN: 0897-0181 (United States)

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 3941

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...our IS consultants, suggested that I request authorization from the company to transfer the internet **account** into my **name**. This would **permit** me to avoid setting up an entirely new account with the provider, and eliminate the...

13/3,K/27 (Item 27 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1024748 Supplier Number: 00825172

New Law Enhances MSA Market; Critics Continue To Question Efficacy Of Plans

(The Health Insurance Portability & Accountability Act of 1996 gives new reasons for employers to consider medical savings accounts as a viable, cost-effective alternative to traditional fee-for-service and managed care health plans)

Employee Benefit Plan Review, v 51, n 5, p 18-20

November 1996

DOCUMENT TYPE: Journal ISSN: 0013-6808 (United States)

LANGUAGE: English RECORD TYPE: Abstract

ABSTRACT:

...pocket expenditures may be lesser as compared to a company's conventional plan. Fourth, MSA **accountholders** are **authorized** to conserve any funds they have not spent for the year. In the alternative, employees...

13/3,K/28 (Item 28 from file: 13)

DIALOG(R)File 13:BAMP

(c) 2003 Resp. DB Svcs. All rts. reserv.

1003951 Supplier Number: 00727604 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Integrating Unix And Windows NT Using NFS
(Network File Systems present some problems in integrating Windows NT with
Unix)
Article Author(s): Sedore, Christopher
Network Computing, v 6, n 8, p 146,148
July 01, 1995
DOCUMENT TYPE: Journal ISSN: 1046-4468 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1382

ABSTRACT:

...areas that should be addressed in a Windows NT NFS implementation are
the differences in **account name** spaces, and file and directory
permissions structure. Among NFS' weaknesses include the requirement for
synchronous writes, and the stateless nature of...

13/3,K/29 (Item 1 from file: 75)
DIALOG(R)File 75:TGG Management Contents(R)
(c) 2003 The Gale Group. All rts. reserv.

00155682 SUPPLIER NUMBER: 13860005 (USE FORMAT 7 FOR FULL TEXT)
When employees go on tour. (evaluation of the Transfer of Undertakings
Regulations 1981) (Law at Work)
Aikin, Olga
Personnel Management, v24, n11, p27(2)
Nov, 1992
ISSN: 0031-5761 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1900 LINE COUNT: 00145

...ABSTRACT: the issue of limitation of consultation before a transfer.
The UK regulations require that the **transfer** be made to **authorized**
trade union **representatives** while the EC directive says it should be made
to the recognized representatives of the...
?

?show files;ds

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Set	Items	Description
S1	55	(ACCOUNTHOLDER? OR ACCOUNT()HOLDER? OR ACCOUNT()OWNER OR ACCOUNT(2N)NAME) (5N) (AUTHORIZ? OR AUTHORIS? OR APPROV? OR PERMIT? OR PERMISSION? OR RIGHTS)
S2	219	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (THIRD() (PARTY OR PARTIES) OR 3RD() (PARTY OR PARTIES) OR AUTHORIZED() (INDIVIDUAL? ? OR PERSON OR PARTY OR INTERMEDIARY OR AGENT? ? OR NON()ACCOUNTHOLDER? OR NONACCOUNTERHOLDER?))
S3	2	(WITHDRAWAL? ? OR WITHDRAW OR WITHDRAWING OR TRANSFER?) (3N-) (NON()ACCOUNT()HOLDER? OR NONACCOUNT()HOLDER? OR (AUTHORI? OR APPROVED) (3N)REPRESENTATIVE?)
S4	1	S1 AND S2
S5	3	S3 OR S4
S6	57	S1 OR S3 OR S5
S7	54	RD (unique items)
S8	1	RD S4 (unique items)
S9	1	S1(2S) (S2 OR S3)
S10	5	S1(5N) (CHARGES OR WITHDRAWAL? ? OR WITH()DRAWAL? ? OR WITHDRAWING)
S11	5	RD (unique items)
S12	54	S7 OR S8 OR S9 OR S11
S13	53	RD (unique items)

?t13/3,k/all

13/3,K/1 (Item 1 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0267049

*** In Brief: Wamu Overdraft Policy Legal, Court Says**

American Banker - August 7, 2002; Pg. 19; Vol. 167, No. 150
 DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 230

BYLINE:

BY Laura Mandaro

TEXT:

...had ruled that Wamu's use of Social Security funds to cover overdrafts without explicit **approval** by the **account holder** violated federal law. That decision sparked an uproar among banks, who argued that they would...

13/3,K/2 (Item 2 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0263597

*** In Brief: Citibank Settles Telemarketing Probe**

American Banker - February 28, 2002; Pg. 20; Vol. 167, No. 40
 DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 159

BYLINE:

BY Lavonne Kuykendall

TEXT:

...Puerto Rico.

Citibank will review and approve all vendor scripts and marketing materials, prohibit customer **charges** without the **accountholder** 's express

authorization , and require "disclosure of the identity of the telemarketing company if the script makes reference...

13/3,K/3 (Item 3 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0237629

*** Nacha Seeks Banks to Test Easier Phone Bill-Paying**

American Banker - May 28, 1999; Pg. 13; Vol. 164, No. 102

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 441

BYLINE:

By STEVEN MARJANOVIC

TEXT:

...month pilot test, beginning July 1, that would let billers debit checking accounts after the **account - holder authorizes** payment with a phone call.

Under current Nacha rules, all ACH debits to consumer accounts...

13/3,K/4 (Item 4 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0205655

In Brief: Go-Ahead for Thrift To Become Credit Union

American Banker - September 29, 1997; Pg. 9; Vol. 162, No. 187

DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 98

TEXT:

...for

federal deposit insurance from the National Credit Union Administration Board and the thrift's **account holders approved** the conversion this month.

As of Nov. 1, the 83-year-old thrift will be...

13/3,K/5 (Item 5 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0183257

Banks Stretch to Reach Muslim Market

International Banking Regulator - June 3, 1996; Pg. 1; Vol. 9, No. 22

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 555

TEXT:

...to make sure that depositors know that if the bank loses money, so does the **account holder**.

Once the **authorization** is granted by the regulators, the task of establishing credibility on the Muslim market will...

13/3,K/6 (Item 6 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0157226

*** Comment: U.S. Will Lean On Banks, Nonbanks In Battle Against Money Laundering**

American Banker - April 20, 1995; Pg. 6; Vol. 160, No. 75

WORD COUNT: 744

BYLINE:

By DAVID MEISTER

TEXT:

...sophisticated transactions involving wire transfers.

Compliance will be most onerous for institutions that handle fund **transfers** for **nonaccount holders**, including broker-dealers, since they probably will need to develop record-keeping procedures from scratch...

13/3,K/7 (Item 7 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0140252

*** Regulators Eye S&L Conversions For Possible Abuses by Insiders**

American Banker - November 9, 1993; Pg. 2; Vol. 158, No. 215

WORD COUNT: 751

BYLINE:

By ROBYN MEREDITH

TEXT:

...the agency source said. "If anyone should get the lion's share of the stock **rights**, it should be the longstanding **account holder**."

The proposal will ask for timely disclosure of all relevant and pertinent information.

"In most...

13/3,K/8 (Item 8 from file: 625)

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0138955

TCF to Absorb First Federal of Eau Claire

American Banker - October 1, 1993; Pg. 2; Vol. 158, No. 189

WORD COUNT: 113

TEXT:

...an undetermined amount of TCF common stock in connection with the

transaction, with First Federal **account holders** having priority **rights** for the purchase of such stock.

The companies said there would be no consolidation of...

13/3,K/9 (Item 9 from file: 625)

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0126906

United Savings, Valley Merger Clears Hurdle

American Banker - June 22, 1992; Pg. 19; Vol. 157, No. 119

WORD COUNT: 93

TEXT:

United Savings and Loan Association said **account holders approved** its conversion from the mutual to stock form of ownership, paving the way for its...

13/3,K/10 (Item 10 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0099423

Thrift Markets Fund Account

American Banker - June 22, 1989; Pg. 7; Vol. 154, No. 121

WORD COUNT: 62

TEXT:

...are insured up to to \$100,000 by the Federal Savings and Loan Insurance Corp. **Accountholders** are **permitted** to make one **withdrawal** a month without penalty.

13/3,K/11 (Item 11 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0098417

*** House Panel Passes Truth-in-Savings Bill: Measure Would Limit Banks' Liability for Misleading Ads**

American Banker - May 18, 1989; Pg. 2; Vol. 154, No. 97

WORD COUNT: 428

BYLINE:

By JAY ROSENSTEIN

TEXT:

...to 6, was sought by banks and thrifts but opposed by consumer groups. It would **permit** only past or present **account holders** to sue for advertising violations.

The original House bill, sponsored by Rep. Richard Lehman, D...

13/3,K/12 (Item 12 from file: 625)

DIALOG(R)File 625:American Banker Publications
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0088050

**Stock Ownership Has Arrived: Conversion Process Simpler; S&Ls Accept Change
More Readily**

American Banker - April 8, 1988; Pg. 5; Vol. 153, No. 69

WORD COUNT: 460

BYLINE:

By JOHN F. YARBROUGH

TEXT:

...the required 51% vote of their members
for conversion. The board also limited the subscription **rights** of
account
holders in cases where the converting thrift has little or no net worth.
Despite the growing...

13/3,K/13 (Item 13 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0074732

Firing of Teller for Signing Kins Name Upheld

Banking Attorney - October 31, 1994; Pg. 7; Vol. 4, No. 41

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 446

TEXT:

...favor of Commerce on the slander claim.
Loves termination stemmed from her signing Lorenzo Phillips
name to an **account** without proper **authorization**, the court said.
Accordingly, the messengers statement to that effect cannot give rise to a
...

13/3,K/14 (Item 14 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0074360

OTS Outlines Conversion Concerns

Banking Attorney - March 7, 1994; Pg. 3; Vol. 4, No. 9

DOCUMENT TYPE: Newsletter LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 382

TEXT:

...estimates it has initially rejected 75% of appraisals
received in recent years as too conservative.
Account holders must receive OTS- **approved** proxy statements
and disclosures. Pre-existing proxies can be used only for account holders
who dont submit these special proxies. A majority of **account holders**
must
approve the conversion. Finally, OTS must approve an accompanying
business
plan describing the intended use of...

13/3,K/15 (Item 15 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0055210

Making Conversion Work The Second Time Around: Management at Miami-based

AmeriFirst moves to stock ownership after market conditions rout first attempt.

American Banker - August 29, 1986; Pg. 19; Vol. 151, No. 170

WORD COUNT: 1,517

BYLINE:

By David Satterfield

TEXT:

...have had accounts at the S&L since Dec. 21, 1983
or before received first **rights** to purchase stock. **Accountholders** as of
June 30, 1986, were second in line for the initial shares.
If depositors...

13/3,K/16 (Item 16 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0054809

CentraBank Customers In Maryland Approve NCNB Takeover in '87: Special to the American Banker

American Banker - August 15, 1986; Pg. 15; Vol. 151, No. 160

WORD COUNT: 281

TEXT:

NCNB Corp. came one step closer last week to
establishing full-service banking in Maryland.

Account holders of CentraBank **approved** the plan to have NCNB of
Charlotte, N.C., the Southeast's largest banking company...

13/3,K/17 (Item 17 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0050666

European Banks Face Government Competition: US Bankers Have Jitters About Sears and GM Alone - What If 39,327 Post Offices Took Deposits?

American Banker - March 25, 1986; Pg. 36; Vol. 151, No. 59

WORD COUNT: 1,316

BYLINE:

By JEFFREY KUTLER

TEXT:

... Several European countries have substituted giros for checks as a mode
of
noncash payment. Giros **permit account holders** to transfer money
between
themselves my means of written paper instructions. The giro systems are...

13/3,K/18 (Item 18 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0037268

New York: Consumer Protection Board Makes Proposal for Two 'Lifeline' Accounts

American Banker - March 27, 1985, Wednesday; Pg. 2

WORD COUNT: 860

BYLINE:

By PHILIP T. SUDO

TEXT:

...account would earn 5 1/2% interest as long as \$5 remains in the account.
Account holders would be **permitted** five free **withdrawals** per month,
and they could obtain up to four money orders at a cost of...

13/3,K/19 (Item 19 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0036769

American Banker - February 5, 1985, Tuesday; Pg. 4

WORD COUNT: 587

BYLINE:

By CHARLES G. DALEY

TEXT:

... personal account in the name of "Nancy Ames Riviere," on which she was
the only **authorized** signer. The other **account**, in the **name** of "Nancy
Ames Productions," was to serve her corporation. Both Ms. Ames and her
bookkeeper...

13/3,K/20 (Item 20 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0028982

Diebold Offering Electronic Plan For Public Aid: Program Would Help

Distribution Of Welfare and Jobless Benefits

American Banker - June 12, 1984, Tuesday; Pg. 1

WORD COUNT: 1,008

BYLINE:

By MICHAEL WEINSTEIN

TEXT:

... available to the cardholding recipient. So they would operate like
bank-owned teller machines that **authorize** transactions for cardholding
account holders.

One card could be used for all types of benefits. "Many of these
individuals receive...

13/3,K/21 (Item 21 from file: 625)

DIALOG(R)File 625:American Banker Publications

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0010875

Federal Reserve Order on Reserve Requirements on Time Accounts

American Banker - October 12, 1982, Tuesday; Pg. 12

WORD COUNT: 1,793

TEXT:

... Stat. 132) defines "transaction account" as a deposit or account on
which the depositor or **account holder** is **permitted** to make payment or
transfers to third persons or others (12 U.S.C. 461...

... D currently defines "transaction account" as "a deposit or account on which the depositor or **account holder** is **permitted** to make **withdrawals** by negotiable or transferable instrument, payment orders of withdrawal, telephone transfers, or other similar device...

13/3,K/22 (Item 22 from file: 625)
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0005870

S&Ls Get Help On Switching To Stock Form
American Banker - April 29, 1982, Thursday; Pg. 1
WORD COUNT: 602

BYLINE:
By LISA J. Mc CUE

TEXT:
... a converting institution mail copies of the conversion proxy statement to eligible accountholders and former **accountholders** who do not have voting **rights** .
* A provision that permits a converting institution to limit the distribution of the subscription offering...

13/3,K/23 (Item 23 from file: 625)
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0004590

Contemporaneous Reserves, Market Discount Rate Backed
American Banker - March 22, 1982, Monday; Pg. 4
WORD COUNT: 2,301

TEXT:
...of a "transaction account" picks up most of these characteristics:
"All deposits on which the **accountholder** is **permitted** to make **withdrawals** by negotiable or transferable instruments, payment orders of withdrawal, and telephone and preauthorized transfers -- in...

13/3,K/24 (Item 1 from file: 268)
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00445944 295884201 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Investing trusts in 529 plans

Getty, Jeffrey T

ABA Trust & Investments, v92, p30-33, Mar/Apr 2003 DOCUMENT TYPE:

Periodical; Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2,001

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... claim. Furthermore, it is unclear whether the transfer to a 529 plan or ownership status **transfer** to a **third party** would trigger a Medicaid transfer penalty.

Even if it is unlikely that the original plan...

...the funds being used for their intended purpose - the education of the beneficiary. Some plans **permit** the **account owner** to **name** his or her

successor, or require that the account owner's spouse or child's...

13/3,K/25 (Item 2 from file: 268)
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00426653 170528401 (USE FORMAT 7 OR 9 FOR FULLTEXT)
OFAC: Myths and reality
Castleman, Lee Ann
Bank News, v102, n8, p28-29, Aug 2002 DOCUMENT TYPE: Periodical; News
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 906

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... on an OFAC list and report the "blocked" transaction to OFAC within
10 days. The **account holder** loses all normal **rights** of account
ownership and is prohibited from using the account without OFAC's prior
approval...

13/3,K/26 (Item 3 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00426212 159858171 (USE FORMAT 7 OR 9 FOR FULLTEXT)
OTS finalizes mutual-to-stock conversion and MHC regulations
Bahin, Charlotte
Regulatory Report, v15, n9, p5-6, Sep 2002 DOCUMENT TYPE: Periodical;
News LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,414

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... Account Holders
The final rule confirms that demand account holders are to be
considered eligible **account holders** for determining subscription
rights in the conversion.
Acquisitions of Converted Associations
In the preamble to the first proposal, the...

13/3,K/27 (Item 4 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00424930 148643081
Court decision could mean operational headaches for banks
Harrop, David
High Performance Banking, v14, n7, p5, Jul 2002 DOCUMENT TYPE: Periodical
; News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: social security income direct benefits deposits for the
purpose of covering account overdrafts, unless the **account holder** gives
his or her **permission** to do so.

13/3,K/28 (Item 5 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00424376 144223481 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Going public over privacy

Bankston, Karen

Credit Union Management, v25, n8, p34-37, Aug 2002 DOCUMENT TYPE:
Periodical; Cover Story LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,502

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... a recent state law allowing CUs and banks to sell confidential financial information without obtaining **accountholders' approval** in advance; 73 percent of voters favored requirements that customers must "opt in" before their...

13/3,K/29 (Item 6 from file: 268)

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00399477 73169465 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Credit cards face online challengers

Hoffman, Karen Epper

Card Technology, p84-92, May 2001 DOCUMENT TYPE: Periodical; Feature
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 2,633

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for NextCard, says the issuer has quickly built a strong following in its niche by **approving potential account holders** in 30 seconds and providing its online savvy customer base with account management tools and ...

13/3,K/30 (Item 7 from file: 268)

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00380159 49451889 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Banks inch ahead in latest challenge to ATM surcharges

Meyer, Philip C

Banking Policy Report, v18, n24, p4, Dec 20, 1999 DOCUMENT TYPE:
Periodical; News LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,418

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... national ATM networks revoked long-standing prohibitions against surcharges for ATM users who are not **account holders**. The networks granted banks **permission** to levy fees on noncustomers in part because 14 states already had passed laws allowing...

13/3,K/31 (Item 8 from file: 268)

DIALOG(R)File 268:Banking Info Source
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00373092 (USE FORMAT 7 OR 9 FOR FULLTEXT)

MSAs, self-directed brokerage accounts, and the IRS

Anonymous

ABA Trust Letter, v406, p15, Sep 1999 DOCUMENT TYPE: Newsletter Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00461

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... IRC).

In this combination product, after the balance in an MSA reached

\$3,500, the **account holder** of the MSA would be **permitted** to establish a self-directed brokerage account at the bank's affiliate. The **account holder** would then be **permitted** to invest the MSA assets in various investment alternatives. **Account holders** would not be **permitted** to make contributions or make distributions other than through the bank MSA account. Fees charged...

13/3,K/32 (Item 9 from file: 268)

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00360705 (USE FORMAT 7 OR 9 FOR FULLTEXT)

ABA survey says: Check fraud increasing

Bielski, Lauren

ABA Banking Journal, v91, n4, p60-61, Apr 1999 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00636

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... due to check fraud-generally defined as the intentional negotiation of a check without the **account holder's approval** or **authorization** -has amounted to \$512.3 million in 1997, a 5.2% increase over the \$487...

13/3,K/33 (Item 10 from file: 268)

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00346887 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Hong Kong

Anonymous

International Financial Law Review, v1998, p33-35, Jul 1998

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01708

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... are also required to verify the source of funds when dealing with agents or making **transfers** for **non - account holders** involving unusual or large sums.

The guidelines provide a list showing examples of suspicious transactions...

13/3,K/34 (Item 11 from file: 268)

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00343298 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Mandatory EFT 99 becomes voluntary

Rodgers, Kelly

Texas Banking, v87, n8, p28, Aug 1998 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00504

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Many financial institutions feared that these mandated bank accounts would be subject to abuse by **accountholders** or that the **authorized** account fees would not cover the cost of administering the accounts.

In light of the...

13/3,K/35 (Item 12 from file: 268)

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00342564 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Protecting customers' information

Leach, James A

National Mortgage News, v22, n46, p4, Aug 10, 1998 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00781

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... included a "system" for obtaining complete bank account information, including balances, without the knowledge or **authorization** of the **account holder** .

As a way of testing its internal controls for protecting the confidentiality of customer account...

13/3,K/36 (Item 13 from file: 268)

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00335942 (USE FORMAT 7 OR 9 FOR FULLTEXT)

A Debit Doubter

Scott, Chris

Credit Card Management, v11, n2, p96, May 1998 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 00804

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: Despite much publicity and assurances that customers' **rights** as **account holders** will be protected when using off-line debit cards, some remain extremely leery of jumping...

... hottest products in personal financial services.

But despite tons of publicity and assurances that my **rights** as an **account holder** will be protected, I remain extremely leery of jumping aboard the debit train.

Sure, my...

13/3,K/37 (Item 14 from file: 268)

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00335570 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Senate hearings raise two issues

Wolff, Mark

Credit Union Magazine, v64, n5, p31-32, May 1998 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01025

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... do not, for example, have equal ownership. With weighted voting based on deposits, their ownership **rights** are skewed to large **accountholders** . Additionally, many mutuals encourage their depositors to sign their voting rights over to the board...

13/3,K/38 (Item 15 from file: 268)

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00329217 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Avoiding losses on forged and altered checks

Guard, Mary Beth

Disclosure, v15, n1, p3-13, Jan 1998 DOCUMENT TYPE: Journal Article

ARTICLE TYPE: Feature LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 06693

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... presented for payment on the account.

It is possible for a person to make an **authorized** signature on behalf of the **account owner** if he or she is an authorized representative. Examples of an authorized representative include an...

13/3,K/39 (Item 16 from file: 268)

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00319244 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Is off-line debit about to derail?

O Sullivan, Orla

ABA Banking Journal, v89, n9, p66-70, Sep 1997 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 01947

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of the factors in check cards' growth.

Still, dangers remain. The funds could evaporate between **authorization** and settlement, if the **account - holder** overdraws. Without a PIN being used, a check card can readily be used by someone...

13/3,K/40 (Item 17 from file: 268)

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00314358 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Unplugged: One man's battle to get plugged back in

Wolner, Dan A

Business Credit, v99, n6, p38-44, Jun 1997 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 03936

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... our IS consultants, suggested that I request authorization from the company to transfer the Internet **account** into my **name**. This would **permit** me to avoid setting up an entirely new account with the provider, and eliminate the...

13/3,K/41 (Item 18 from file: 268)

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00307890 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Cash and treasury management practices in Germany

Bogusz, Bob

TMA Journal, v17, n2, p15-21, Mar/Apr 1997 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02929

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... also used in Germany.

Direct debits, or Lastchrift, take two forms. One is a permanent **authorization**, which allows an **account holder** to be debited. These transactions could, however, be rejected for up to six weeks after...

13/3,K/42 (Item 19 from file: 268)

DIALOG(R)File 268:Banking Info Source

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00287418 (USE FORMAT 7 OR 9 FOR FULLTEXT)

FTC cracks down on checking account fraud

Anonymous

Bank Technology News, v9, n5, p28, May 1996 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00347

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... the accountholder, look like checks. But instead of signatures, the items carry notices that the **accountholders** have given **permission** for money to be debited from their accounts.

Legislation signed into law in 1994 gave...

13/3,K/43 (Item 20 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00287102

New kind of ATM fee riles consumers and a few lawmakers

Anonymous

Banking Policy Report, v15, n10, p4-5, May 20, 1996 DOCUMENT TYPE: Newsletter Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: Plus ATM networks revoking long-standing prohibitions on surcharges for ATM users who are not **account holders**. The networks granted client banks **permission** to levy additional fees on non-customers, effective April 1, 1996, in part because 14...

13/3,K/44 (Item 21 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00279797 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Finland

Schubert, Tom; Himonas, Dimitrios

International Financial Law Review, v1995, p63-66, Oct 1995

DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext

WORD COUNT: 02020

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... The identity of the opener shall always be verified, and sufficient information on the opener, **account - holder** and persons **authorized** to

operate the account shall be entered into the agreement.
The Credit Institutions Act also...

13/3,K/45 (Item 22 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00266442 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Don't mention the war
Irvine, Steven
Euromoney, v314, p144-146, Jun 1995 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02491

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... rivals. By law, accounts held at KOP cannot be transferred to the
new bank without **account - holders ' permission** . A major concern is the
possible loss of clients.
Some of the staff have already...

13/3,K/46 (Item 23 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00244554 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Egypt
Shalakany, Ali El
International Financial Law Review, v1994, p42-44, Jul 1994
DOCUMENT TYPE: Journal Article LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01370

(USE FORMAT 7 OR 9 FOR FULLTEXT)
... or examination of all bank accounts, deposits and safes, whether
directly or indirectly. Only written **authorization** from the **account**
holder or an enforceable court order or arbitration award, will permit the
inquirer to have access...

13/3,K/47 (Item 24 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00176144
C&S takes small step toward home banking
Anonymous
American Banker, p3,59, Jun 3, 1985 LANGUAGE: English RECORD TYPE:
Abstract

ABSTRACT: Citizens & Southern National Bank, Atlanta has developed a
telephone banking service which **permits account holders** to receive
account balances and information on check clearing and deposits via a
computer's...

13/3,K/48 (Item 25 from file: 268)
DIALOG(R)File 268:Banking Info Source
(c) 2003 ProQuest Info&Learning. All rts. reserv.

00117849

Net growth soars \$5M with loan promotion

Anonymous

Credit Union News, v8, n2, p10, Jan 28, 1988 DOCUMENT TYPE: Journal

Article LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: cards by direct mail; 1730 new Visa accounts also were generated. The CU sent pre- **approved** cash advances to 7000 VIP **account holders** and pre- **approved** loan applications to 21,000 of its 70,000 members.

13/3,K/49 (Item 26 from file: 268)

DIALOG(R)File 268:Banking Info Source

(c) 2003 ProQuest Info&Learning. All rts. reserv.

00035281

Affiliated's portfolio banking

Anonymous

Bank News, v92, n2, p29,37, Feb 1992 DOCUMENT TYPE: Journal Article

LANGUAGE: English RECORD TYPE: Abstract

...ABSTRACT: a specific period of time. Geared to 35 to 54 year olds, Affiliated Porfolio Banking **permits account holders** to make automatic transfers of as a little as \$25 a month to deposit accounts...

13/3,K/50 (Item 1 from file: 626)

DIALOG(R)File 626:Bond Buyer Full Text

(c) 2003 Bond Buyer. All rts. reserv.

0079972

Standard & Poor's Publishes Its Criteria For Rating Securities Backed by Assets

Credit Markets - March 23, 1987; Pg. 9; Vol. 4, No. 12

Word Count: 598

BYLINE:

By Andrew Albert, American Banker

TEXT:

...the risk to investors by weeding out riskier accounts, such as those that were pre **approved** , those **account holders** under a certain age, and those who live in certain geographic locations, Standard & Poor's...

13/3,K/51 (Item 2 from file: 626)

DIALOG(R)File 626:Bond Buyer Full Text

(c) 2003 Bond Buyer. All rts. reserv.

0079866

Standard & Poor's Reports Its Criteria For Rating Securities Backed by Assets

The Bond Buyer - March 17, 1987; Pg. 3(1275); Vol. 279, No. 27595

Word Count: 658

BYLINE:

By Andrew Albert American Banker

TEXT:

...the risk to

investors by weeding out riskier accounts, such as those that were pre **approved** , those **account holders** under a certain age, and those who live in certain geographic locations, Standard & Poor's...

13/3,K/52 (Item 1 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

04592242

The Other Side of 529 Plans: More than just a college savings plan, the versatile 529 is a sophisticated estate planning toolwhen handled correctly.

Donald Jay Korn
Financial Planning

August 1,2002 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 2143 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...a 529 account usually will be held by one person because joint ownership is not **permitted** . "Most plans **permit** the **account holder** to designate a backup who'll take over in case of death or incapacity," says ...

13/3,K/53 (Item 2 from file: 267)
DIALOG(R)File 267:Finance & Banking Newsletters
(c) 2003 The Dialog Corp. All rts. reserv.

04589721

Brokers And 529 PLANS: An Eight-Step Guide: How to make educational savings plans work for you and your clients.

Joseph F. Hurley
On Wall Street

May 1,2002 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: SECURITIES DATA PUBLISHING

LANGUAGE: ENGLISH WORD COUNT: 2782 RECORD TYPE: FULLTEXT

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

TEXT:

...a 10 percent federal penalty). The beneficiary, no matter how old, has none of those **rights** . The **account owner** can also change the beneficiary at any time to another qualifying family member.

Some parents...

?

?show files;ds

File 350:Derwent WPIX 1963-2003/UD,UM &UP=200331

(c) 2003 Thomson Derwent

File 344:Chinese Patents Abs Aug 1985-2003/Feb

(c) 2003 European Patent Office

File 347:JAPIO Oct 1976-2003/Jan(Updated 030506)

(c) 2003 JPO & JAPIO

File 371:French Patents 1961-2002/BOPI 200209

(c) 2002 INPI. All rts. reserv.

Set	Items	Description
S1	1651	(AUTHORIZ? OR AUTHORIS? OR PERMIT? OR PERMISSION OR APPROV- E? OR APPROVING? OR APPROVAL) (5N) (WITHDRAWAL? ? OR DEBIT? ? OR CHARGES OR CHARGING)
S2	127	(SOURCE OR PRIMARY OR MAIN OR CORPORATE) (2W)ACCOUNT? ?
S3	245121	TRIGGER? OR CALL OR CALLS OR CALL()OUT OR CALLOUT
S4	21732	FUND? ? OR CASH OR EFT OR ELECTRONIC() FUND? ?()TRANSFER? ? OR MONEY(N)TRANSFER?
S5	0	S1 AND S2 AND S3 AND S4
S6	0	S1 AND S2 AND S4
S7	26	S2 AND S4
S8	1	S3 AND S7
S9	25	S7 NOT S8
?		

?t8/4/

8/4/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2003 Thomson Derwent. All rts. reserv.

AA- 1991-199057/199127|
 XR- <XRPX> N92-158095|
 TI- Computer system for transfer of **funds** between bank accounts -
 includes payments router with central processor, enquiry template
 store, debit entry template and credit entry format store|
 PA- ALLIED IRISH BANKS PLC (ALIR-N)|
 AU- <INVENTORS> MCHUGH N|
 NC- 002|
 NP- 003|
 PN- LU 87869 A 19910507 LU 87869 A 19901221 199127 B|
 PN- GB 2251098 A 19920624 GB 9027301 A 19901217 199226
 FN- GB 2251098 B 19941005 GB 9027301 A 19901217 199437 N|
 AN- <LOCAL> LU 87869 A 19901221; GB 9027301 A 19901217; GB 9027301 A
 19901217|
 AN- <PR> LU 87869 A 19901221; GB 9027301 A 19901217|
 FD- GB 2251098 A G06F-015/30
 FD- GB 2251098 B G06F-015/30|
 LA- GB 2251098(18); GB 2251098(3)|
 AB- <BASIC> GB 2251098 A

The system consists, in outline, of a hub, (101), which receives an input from a customer's computer, (102), validatea and acknowledges the input and reformats it as necessary. It is transmitted to a payments router (103), which will be located in the chief office of the bank.

The payment router analyses the linput, determines the route for making the payment, generates the payment instructions, receives confirmation to the hub, and generates advice notes, reports, transaction logs, and any error messages or requests for manual intervention that may be necessary.

ADVANTAGE - All transactions may be recorded in transaction log file to provide complete audit trail. (First major country equivalent to LU--87869)

(Dwg.1/2)|

AB- <GB> GB 2251098 B

Apparatus for processing data relating to the transfer of **funds** between accounts and comprising a computer system including a payments router (103), the payments router including a central processor (202), an enquiry template store (205), a debit entry template store (208), a credit entry format store (209) and means for storing routing information, and in which the central processor is arranged to receive a payment instruction and to a) examine the destination field of the instruction to identify the destination account for the payment, b) **call** up the appropriate inquiry template from the inquiry template store and therewith to reformat part of the payment instruction into a format acceptable to the computer system of the beneficiary's account as an account enquiry, c) transmit the enquiry to that system to confirm that the destination is a valid one, d) examine the source field of the instruction to identify the payer's account, e) **call** up the appropriate inquiry template from the inquiry template store and therewith to reformat part of the payment instruction into a format acceptable to the computer system of the **source account** and transmit it as an enquiry as to whether there are sufficient **funds** in the account to meet the payment, f) on such confirmation to **call** up a further template from the debit entry template store and therewith format the debit portion of the instruction into a form which the system of the payer's account will accept as an instruction to debit the account, g) transmit the formatted instruction to that system, h)

call up the credit entry format appropriate to the destination account from the credit entry format store, i) formulate the credit portion of the instruction in accordance with the credit entry format for transmittal or further processing, and j) maintains a record of each stage of the transaction.

(Dwg.1/1|

DE- <TITLE TERMS> COMPUTER; SYSTEM; TRANSFER; **FUND** ; BANK; ACCOUNT; ROUTER
; CENTRAL; PROCESSOR; ENQUIRY; TEMPLATE; STORAGE; DEBIT; ENTER;
TEMPLATE; CREDIT; ENTER; FORMAT; STORAGE|

DC- T01|

IC- <MAIN> G06F-015/30|

FS- EPI||

?

?t9/7/all

9/7/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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015092761 **Image available**

WPI Acc No: 2003-153279/200315

Automatic cash dealing system transfers cash between prime contractor and sub-contractor by enabling input of cash transfer message and reply message

Patent Assignee: HITACHI LTD (HITA)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2003006711	A	20030110	JP 2001194076	A	20010627	200315 B

Priority Applications (No Type Date): JP 2001194076 A 20010627

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
JP 2003006711	A		10	G07D-009/00	

JP 2003006711 A 10 G07D-009/00

Abstract (Basic): JP 2003006711 A

NOVELTY - A prime contractor (10) establishes the **main account** (210) and sub-account (211) and inputs **cash** transfer message for transferring **cash** from sub-account to a sub-contractor (11). the sub-contractor withdraws the **cash** by inputting replying message to the prime contractor.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is included for automatic **cash** dealing method.

USE - Automatic **cash** dealing system.

ADVANTAGE - Communication between the prime and sub-contractors is improved by enabling input of messages in convenient format.

DESCRIPTION OF DRAWING(S) - The figure shows the operation sequence of the automatic **cash** dealing method. (Drawing includes non-English language text).

Prime contractor (10)

Sub-contractor (11)

Main account (210)

Sub-account (211)

pp; 10 DwgNo 1/7

Derwent Class: T01; T05

International Patent Class (Main): G07D-009/00

International Patent Class (Additional): G06F-017/60; G07F-019/00

9/7/2 (Item 2 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2003 Thomson Derwent. All rts. reserv.

014968197 **Image available**

WPI Acc No: 2003-028711/200302

Secure electronic payment method for e-commerce transactions, involves forwarding authorization request message to check site to verify authenticity of message authentication code using payment account number secret key

Patent Assignee: CAMPBELL C M (CAMP-I); HOGAN E J (HOGA-I)

Inventor: CAMPBELL C M; HOGAN E J

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20020120584	A1	20020829	US 2000195963	A	20000411	200302 B

US 2000213325 A 20000622
 US 2000225168 A 20000814
 US 2001886486 A 20010622

Priority Applications (No Type Date): US 2001886486 A 20010622; US
 2000195963 P 20000411; US 2000213325 P 20000622; US 2000225168 P 20000814

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
 US 20020120584 A1 12 G06F-017/60 Provisional application US 2000195963

Provisional application US 2000213325
 Provisional application US 2000225168

Abstract (Basic): US 20020120584 A1

NOVELTY - A payment account number secret key is used to generate a transaction message authentication code. An authorization request message is generated and forwarded to a check site (18) over a network (16) to verify the authenticity of the code, using the secret key. The authorization request message is responded based on the available **funds** and the transaction amount.

USE - For conducting secure electronic payments through network such as Internet, for e-commerce transactions.

ADVANTAGE - Eliminates the need of utilizing pseudo or proxy account numbers to replace a real virtual **primary account** number. Hence eliminates the need for chargebacks to be sent to a central site and the need for retrieval request made by card holders after transactions are posted to their billing statements and the need to create and manage the storage of transaction logs needed to translate special payment account number to real account number.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of secure electronic payment system.

Network (16)

Check site (18)

pp; 12 DwgNo 1/1

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): H04K-001/00

9/7/3 (Item 3 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014737430 **Image available**

WPI Acc No: 2002-558134/200259.

Electronic bill payment system to enable customer to make payment in a networked environment using credit card

Patent Assignee: FIRST USA BANK NA (FIRS-N)

Inventor: BROWN K L; MANARKY L K

Number of Countries: 097 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200261536	A2	20020808	WO 2002US2526	A	20020130	200259 B

Priority Applications (No Type Date): US 2001814783 A 20010323; US
 2001264681 P 20010130

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
 WO 200261536 A2 E 15 G06F-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA
 CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP
 KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ OM PH

PL PT RO RU SD SE SG SI SK SL TJ TM TN TR TT TZ UA UG UZ VN YU ZA ZM ZW
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

Abstract (Basic): WO 200261536 A2

NOVELTY - The payment system provides for online receipt and review of bills, and allows a customer to optionally select several alternative secondary accounts for payment in the event that payment cannot be made from a **primary credit account**. The secondary account may be another credit account, a checking account a brokerage account, or another type of account.

DETAILED DESCRIPTION - Actual payment is accomplished by electronic settlement of a credit transaction, **electronic funds transfer**, or by printing and physically delivering a paper check. The customer using the system receives notification concerning the success or failure of the transaction.

USE - To enable paying customer to make payment to a payee in a networked environment using a credit card, revolving credit, or other credit account.

ADVANTAGE - Enables customers to make payments from accounts other than checking accounts e.g. credit accounts.

DESCRIPTION OF DRAWING(S) - The drawing shows a block diagram of the system.

pp; 15 DwgNo 1/4

Derwent Class: T01; T05

International Patent Class (Main): G06F-000/00

9/7/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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014695352 **Image available**

WPI Acc No: 2002-516056/200255

System for account transfer and depositing/paying process between financial institutions through issuing cyber money and method for moving account and depositing/paying process using the system

Patent Assignee: IMONICS INC (IMON-N)

Inventor: KIM J H; OH S H; PARK J C; PARK Y

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2002005896	A	20020118	KR 200039401	A	20000710	200255 B

Priority Applications (No Type Date): KR 200039401 A 20000710

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

KR 2002005896 A 1 G06F-017/60

Abstract (Basic): KR 2002005896 A

NOVELTY - A system for an account transfer and a depositing/paying process between financial institutions through issuing cyber money and a method for an account transfer and a depositing/paying process using the system are provided to perform a depositing/paying process freely within a fixed credit grant range.

DETAILED DESCRIPTION - A cyber account of a client deposits/pays an actual thing security supplied from a client and cyber money being issued in an actual thing security range. A cyber account of a service company transacts the cyber account of a client and a directly cyber money. A **main account** is opened in the first financial institution and the second financial institution for an actual depositing/paying process using **cash** in accordance with a depositing/paying amount of

the cyber account. A control unit controls the depositing/paying amount of the cyber account and the depositing/paying process of the **main account**. The process is described as follows. The client inputs contents of an account transfer and a depositing/paying process. The contents of the account transfer and the depositing/paying process are transmitted to the control unit(2). Cyber money is moved from the cyber account of the client to the cyber account of the service company in accordance with the transmitted depositing/paying amount details(3). The corresponding amount of money is paid from the **main account** of the service company to an account designated by the client in accordance with the transfer detail(4).

pp; 1 DwgNo 1/10

Derwent Class: T01

International Patent Class (Main): G06F-017/60

9/7/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014643064 **Image available**

WPI Acc No: 2002-463768/200249

Effecting method for electronic funds transfer using computer in electronic communication with electronic payment device reader, with funds source account and with funds collection account

Patent Assignee: PETIGNY A M (PETI-I)

Inventor: PETIGNY A M

Number of Countries: 097 Number of Patents: 002

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200245278	A2	20020606	WO 2001US44683	A	20011129	200249 B
AU 200227009	A	20020611	AU 200227009	A	20011129	200264

Priority Applications (No Type Date): US 2001292911 P 20010524; US 2000253666 P 20001129

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 200245278 A2 E 45 H04B-000/00

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZM ZW

AU 200227009 A H04B-000/00 Based on patent WO 200245278

Abstract (Basic): WO 200245278 A2

NOVELTY - The method involves receiving a value transfer request transmitted from an electronic payment device reader. The request includes identifying information for a source virtual lock box and a collection virtual lock box, and includes a value transfer amount that corresponds to a value of barter received by a user of the electronic payment device reader to cause transmission of the value transfer request.

Value that corresponds to the value transfer amount is electronically debited from the source virtual lock box. The value is credited to the collect virtual lock box in accordance with the value transfer request.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for an electronic **funds** management system and for an electronic payment device reader.

USE - For **electronic funds transfer** management system.

ADVANTAGE - Allows consumers to use **cash** to access world-wide electronic financial transactions network.

DESCRIPTION OF DRAWING(S) - The figure shows the invented **funds** management system.

pp; 45 DwgNo 2/9

Derwent Class: T01; T05

International Patent Class (Main): H04B-000/00

9/7/6 (Item 6 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014327519 **Image available**

WPI Acc No: 2002-148222/200219

On-line payment making method for e-commerce using computer hardware and software and payment engine that facilitates making of payments via the Internet

Patent Assignee: CITICORP CREDIT SERVICES INC (CITI-N); BARBARA E (BARB-I); JENKINS A (JENK-I)

Inventor: BARBARA E; JENKINS A

Number of Countries: 096 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200205192	A1	20020117	WO 2001US21803	A	20010711	200219 B
US 20020016769	A1	20020207	US 2000217489	P	20000711	200219
			US 2000219088	P	20000718	
			US 2001903284	A	20010711	
AU 200171978	A	20020121	AU 200171978	A	20010711	200234

Priority Applications (No Type Date): US 2000219088 P 20000718; US 2000217489 P 20000711; US 2001903284 A 20010711

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
WO 200205192	A1	E	69	G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ EC EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW

US 20020016769 A1 G06F-017/60 Provisional application US 2000217489

AU 200171978 A G06F-017/60 Provisional application US 2000219088
Based on patent WO 200205192

Abstract (Basic): WO 200205192 A1

NOVELTY - The method involves receiving enrolment information from a user for an on-line payments service. The user's designation of a **source account** is received for withdrawing **funds** for the on-line payments. A transaction account is provided for the user as a money deposit account with an account number that the user can use as a source and a destination of **funds** and with at least one of several service levels. The user is allowed to have **funds** reside in the transaction account.

The user is allowed to use the **funds** residing in the transaction account for at least one of making an on-line payment, making an on-line purchase, making an off-line purchase, making a **cash** withdrawal, making a credit account payment, making a bill payment or making an international payment.

DETAILED DESCRIPTION - INDEPENDENT CLAIMS are included for a system for making on-line payments.

USE - For e-commerce.

ADVANTAGE - Allows payments to be made using any credit card, checking account or savings account to facilitate an on-line transaction. User can view all financial information in one go. Allows Internet bill paying.

DESCRIPTION OF DRAWING(S) - The figure shows key components and the flow of information between key components for a person-to-person payment.

pp; 69 DwgNo 1/25

Derwent Class: T01

International Patent Class (Main): G06F-017/60

9/7/7 (Item 7 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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014123509

WPI Acc No: 2001-607719/200170

Secured usage method of bank cards in banking institutions, involves transferring funds between subsidiary and primary accounts of same individual, based on entered security codes

Patent Assignee: GODSEY P R (GODS-I)

Inventor: GODSEY P R

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
CA 2298030	A1	20010804	CA 2298030	A	20000204	200170 B

Priority Applications (No Type Date): CA 2298030 A 20000204

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
CA 2298030	A1	E	7	G06F-017/60	

Abstract (Basic): CA 2298030 A1

NOVELTY - **Funds** from the subsidiary deposit accounts like savings account, credit card account of the same owner are transferred to the **primary account** by entering a security code through a computer, automatic banking machine, telephone etc.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for **fund** transfer procedure.

USE - For secured usage of bank cards such as credit cards, debit cards in banking institutions, for on-line purchase.

ADVANTAGE - Prevents fraud or abuse of credit or debit card by allowing transfer of **funds** from one account to other, only after identification of the security code of user.

pp; 7 DwgNo 0/0

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

9/7/8 (Item 8 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013946018 **Image available**

WPI Acc No: 2001-430231/200146

Cash dispenser system using main account and sub account, and payment method of ec using the same

Patent Assignee: KEE S C (KEES-I)

Inventor: KEE S C

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
KR 2001000518	A	20010105	KR 200058331	A	20001004	200146 B

Priority Applications (No Type Date): KR 200058331 A 20001004

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
KR 2001000518	A		1 G06F-017/60	

Abstract (Basic): KR 2001000518 A

NOVELTY - A **cash** dispenser system using **main account** and sub account, and payment method of EC using the same are provided to offer the environment which enables a safe payment for the transaction under the condition that the important information of an account owner can be opened, by giving the subsidiary account that has not a balance at ordinary times to the account owner without the need for new facilities.

DETAILED DESCRIPTION - An account owner(310) receives a **main account** (380) and a subsidiary account(390) according to the contract with a financial agency(360). The internet(320) is connected to an internet connection device(420) for the account owner(310), to an electronic data processing system(370) for the financial agency(360) and to a shopping site(330). The shopping site(330) includes a web server(340) and a database(350), thereby implementing the EC. The account owner(310) accesses an ARS system(410) in the system(370) for the agency(360) using wired or wireless phone, and thereby remits the money for a bought product from the **main account** (380) to the subsidiary account(390).

pp; 1 DwgNo 1/10

Derwent Class: T01

International Patent Class (Main): G06F-017/60

9/7/9 (Item 9 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013933623 **Image available**

WPI Acc No: 2001-417837/200144

Parking space reservation via Internet for vehicles, involves reserving parking space by accessing server computer and effecting payment by enabling server computer to transfer funds from user designated payment source

Patent Assignee: RICE A (RICE-I); STEVENSON P (STEV-I); SUGAR M (SUGA-I); SUGAR M M (SUGA-I)

Inventor: RICE A; STEVENSON P; SUGAR M M; SUGAR M

Number of Countries: 094 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200141029	A1	20010607	WO 2000US32984	A	20001201	200144 B
AU 200119470	A	20010612	AU 200119470	A	20001201	200154
US 20020029164	A1	20020307	US 99168325	P	19991201	200221
			US 2000728067	A	20001201	

Priority Applications (No Type Date): US 99168325 P 19991201; US 2000728067 A 20001201

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
WO 200141029	A1	E	39 G06F-017/60	

Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT

RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TR TZ UG ZW
 AU 200119470 A G06F-017/60 Based on patent WO 200141029
 US 20020029164 A1 G06F-017/60 Provisional application US 99168325

Abstract (Basic): WO 200141029 A1

NOVELTY - User accesses a server computer on Internet and reserves parking space and the time for which the parking space is required in the parking facility. A payment is effected for the parking space by enabling the server computer to directly or indirectly transfer **funds** from user designated payment **source** to target **account**. Parking reservation configuration is received from server computer.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for the computer based parking reservation system.

USE - For electronically reserving parking space for vehicles of users of airports, attendees at sport events, concert and theater goers, shoppers.

ADVANTAGE - Improves **cash** flow, significantly reduces administrative pass, enables better database information and improved service quality. Permits generation of revenues from parking purchaser, transaction fees, software sales, website advertising and high end demographic list sales. Enables end user using personal or office computer, to access the server software and input data to reserve parking space, as the parking reservation management system is substantially handled through users of the system by inputting data at different computer which are processed by softier or server computer. Allows elimination of an attendant at the gate and permits the event management to collect parking fees in advance, since a personal or special access code is provided, when the reservation is made on the website. Provides value added service to building owners, as the system virtually eliminates all **cash** payment theft on monthly parking pass revenues.

DESCRIPTION OF DRAWING(S) - The figure shows the schematic diagram illustrating various levels of computers operating within parking space reserving method.

pp; 39 DwgNo 1/8

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

9/7/10 (Item 10 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013733906 **Image available**

WPI Acc No: 2001-218136/200122

Provision of electronic debit card compatible with existing network of credit cards involves dividing main account into sub-accounts one of which is provided with credit balance upon pre-payment from customer

Patent Assignee: NAMESAFE.COM INC (NAME-N); GRILL J (GRIL-I); KOPPEL A (KOPP-I); OYAKAWA J (OYAK-I)

Inventor: GRILL J; KOPPEL A; OYAKAWA J

Number of Countries: 093 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200103033	A1	20010111	WO 2000US17818	A	20000628	200122 B
AU 200062012	A	20010122	AU 200062012	A	20000628	200125
US 20020026418	A1	20020228	US 99346317	A	19990702	200220

Priority Applications (No Type Date): US 99346317 A 19990702

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes
 WO 200103033 A1 E 21 G06F-017/60
 Designated States (National): AE AG AL AM AT AU AZ BA BB BG BR BY CA CH
 CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE
 KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO
 RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG UZ VN YU ZA ZW
 Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW
 AU 200062012 A G06F-017/60 Based on patent WO 200103033
 US 20020026418 A1 G06F-017/60

Abstract. (Basic): WO 200103033 A1

NOVELTY - A **main account** provided through a participating financial institution is divided into sub-accounts. One of the sub-accounts is provided with a credit balance upon receipt of a pre-payment from a customer, with the credit balance not exceeding the amount of pre-payment, to produce a pre-paid sub-account accessible by the customer and a designated third party by issuing an electronic debit card.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a system for providing an electronic debit card which is compatible with an existing network of credit cards.

USE - For providing anonymous, widely accepted electronic money for electronic commerce.

ADVANTAGE - Uses existing payment infrastructures rather than proprietary payment system or separate billing contract with each internet service provider. Provides a type of electronic **cash** for persons who do not have credit cards, which can be used anonymously, which can be used for small purchases particularly between individuals and whose susceptibility to fraud is limited to amount predetermined by user.

DESCRIPTION OF DRAWING(S) - The figure shows an overview of the interactions among four entities involved with the electronic debit card.

pp; 21 DwgNo 1/10

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

9/7/11 (Item 11 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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013407012 **Image available**

WPI Acc No: 2000-578950/200054

Electronic transaction executing method involves providing service for supervising access to funds in service account by minor, executing binding transactions with third party on behalf of minor

Patent Assignee: ZOWI.COM (ZOWI-N); ZOWI.COM INC (ZOWI-N)

Inventor: CORSINI F A; KNIGHT K H; SOLOKL D D; SOLOKI D D

Number of Countries: 086 Number of Patents: 003

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 200036570	A1	20000622	WO 99US25574	A	19991029	200054 B
AU 200016024	A	20000703	AU 200016024	A	19991029	200054
US 6173269	B1	20010109	US 98112852	A	19981216	200104
			US 99288046	A	19990407	

Priority Applications (No Type Date): US 99288046 A 19990407; US 98112852 P 19981216

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

May 19, 2003 9 15:16

WO 200036570 A1 E 42 G07F-007/10

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU
 CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC
 LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL
 TJ TM TR TT UA UG UZ VN YU ZA ZW

Designated States (Regional): AT BE CH CY DE DK EA ES FI FR GB GH GM GR
 IE IT KE LS LU MC MW NL OA PT SD SE SL SZ TZ UG ZW

AU 200016024 A G07F-007/10 Based on patent WO 200036570

US 6173269 B1 G06F-017/60 Provisional application US 98112852

Abstract (Basic): WO 200036570 A1

NOVELTY - **Funds** from existing **source account** such as saving account, credit card account are transferred to service account held by a financial institution. A service is provided for supervising access to **funds** in service account by a minor. The minor is enrolled with the service which is capable of executing binding transactions with third party on behalf of the minor.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for electronic transaction executing apparatus.

USE - For executing electronic commercial transactions.

ADVANTAGE - Control and supervision of access to the minor service account can easily be maintained.

DESCRIPTION OF DRAWING(S) - The figure shows the block diagram of electronic transaction executing apparatus.

pp; 42 DwgNo 1/3

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60; G07F-007/10

International Patent Class (Additional): G06F-015/00

9/7/12 (Item 12 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013183155 **Image available**

WPI Acc No: 2000-355028/200031

Account registration system for automatic money transfer in bank, annuls account registration information when comparison of account registration information and customer deposit information mismatches

Patent Assignee: NIPPON SHINPAN KK (NISH-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
JP 2000113076	A	20000421	JP 98282477	A	19981005	200031 B

Priority Applications (No Type Date): JP 98282477 A 19981005

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

JP 2000113076 A 18 G06F-019/00

Abstract (Basic): JP 2000113076 A

NOVELTY - Account registration information is produced from an input code number corresponding to a deposit account information. The account registration information is then informed to a secondary system by a **primary** system. The **account** information for registration and customer deposit information are compared. The secondary system annuls account registration information when comparison result mismatches.

DETAILED DESCRIPTION - The customer deposit account information and customer information containing transaction contract number are stored in their respective cards.

USE - For automatically **transferring money** from bank for paying bills for electricity, gas, aqueductus, telephone, credit card etc.,

from user's deposit account. For use in financial institution.

ADVANTAGE - As the system pays the payment of various bills by bank transfer automatically, complicated paper procedures by **money transfer** written request and passbook mark are eliminated. Enables utilization of ATM of a financial institution and terminal equipment of system of each enterprise. Provides bank transfer registration correctly and quickly. Eliminates disparity completely as it shares single data. Enables to raise the accuracy of **money transfer** system, economical efficiency and processing time, markedly.

DESCRIPTION OF DRAWING(S) - The figure shows the explanatory drawing of money card, deposit passbook and a credit card.

pp; 18 DwgNo 1/12

Derwent Class: T01; T05

International Patent Class (Main): G06F-019/00

International Patent Class (Additional): G06F-017/60; G07D-009/00

9/7/13 (Item 13 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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013076032 **Image available**

WPI Acc No: 2000-247904/200022

Computerized gaming system e.g. for poker, has processor which credits a player's account with wager units carried over from a game

Patent Assignee: GALAXIWORLD.COM LTD (GALA-N)

Inventor: BRANDON R; CRAWFORD C J; DOYLE S J; FULLER R W; VAUGHN R C

Number of Countries: 025 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
EP 981118	A2	20000223	EP 99306454	A	19990817	200022 B

Priority Applications (No Type Date): US 98136824 A 19980819

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
EP 981118	A2	E	48	G07F-017/32	

Designated States (Regional): AL AT BE CH CY DE DK ES FI FR GB GR IE IT
LI LT LU LV MC MK NL PT RO SE SI

Abstract (Basic): EP 981118 A2

NOVELTY - The processor credits a player's **main account** with pay-in **funds** and winnings and debits the **main account** with pay-out **funds**. The processor credits a player's secondary account with wager units carried over from a game and debits either account for a wager on a current game. The player is not allowed to transfer of **funds** from the secondary account to the player.

DETAILED DESCRIPTION - The system has a pay-in, a pay-out and a processor providing control signals for a player in dependence on the state of play of a game. **INDEPENDENT CLAIMS** are also included for a computer processor signal in a data transmission channel, a wager account management method for a hand of cards, an article of manufacture, and a computer system for managing wager accounts/

USE - Card games e.g. poker

ADVANTAGE - Increased entertainment alternatives with the ability to selectively play or pass a wager during game play.

DESCRIPTION OF DRAWING(S) - The drawing shows a top level flow chart.

pp; 48 DwgNo 3/29

Derwent Class: T01; T05; W04

International Patent Class (Main): G07F-017/32

9/7/14 (Item 14 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
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012040432 **Image available**

WPI Acc No: 1998-457342/199839

Transferring funds through communications network - by receiving data and matching with source account, recipient account and amount to be transferred, then transferring after authorisation

Patent Assignee: CITICORP DEV CENT (CITI-N); CITICORP DEV CENT INC (CITI-N); CITIBANK DEV CENT (CITI-N); CITIBANK NA (CITI-N)

Inventor: DO K; DOWNING J; GOODHAND N; JENNINGS H; MAINO M; PINNELL N; PROFUMO M; SHAH V; THOMPSON M H; DOWING J; PINNEL N

Number of Countries: 083 Number of Patents: 008

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9836368	A1	19980820	WO 98US1566	A	19980204	199839 B
US 5825003	A	19981020	US 95505886	A	19950724	199849
			US 97795355	A	19970204	
AU 9866486	A	19980908	AU 9866486	A	19980204	199904
EP 958544	A1	19991124	EP 98908450	A	19980204	199954
			WO 98US1566	A	19980204	
ZA 9800906	A	20000223	ZA 98906	A	19980204	200016
BR 9807556	A	20000201	BR 987556	A	19980204	200023
			WO 98US1566	A	19980204	
AU 718278	B	20000413	AU 9866486	A	19980204	200028
MX 9907206	A1	20000701	MX 997206	A	19990804	200134

Priority Applications (No Type Date): US 97795355 A 19970204; US 95505886 A 19950724

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9836368 A1 E 94 G06F-017/60

Designated States (National): AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW

Designated States (Regional): AT BE CH DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG ZW

US 5825003 A G06F-017/60 CIP of application US 95505886
 CIP of patent US 5659165

AU 9866486 A G06F-017/60 Based on patent WO 9836368

EP 958544 A1 E G06F-017/60 Based on patent WO 9836368

Designated States (Regional): AL AT BE CH DE DK ES FI FR GB GR IE IT LI LT LU LV MC MK NL PT RO SE SI

ZA 9800906 A 93 G06F-000/00

BR 9807556 A G06F-017/60 Based on patent WO 9836368

AU 718278 B G06F-017/60 Previous Publ. patent AU 9866486

Based on patent WO 9836368

MX 9907206 A1 G06F-017/60

Abstract (Basic): WO 9836368 A

The process for transferring funds from a source account at a first financial institution to a destination account at a second financial institution through a communications network involves receiving first data input with an input terminal and matching the first data with a record of a source account. The record is stored in a first host system and includes an indication of a type of currency maintained in the source account. Second data provided with the input terminal is received. The second data indicates a recipient account and verifies the validity of the recipient account. Third data provided with the input terminal is received.

The third data corresponds to a requested amount to be transferred from the **source account** to the destination account. The requested amount is input in a selected format which corresponds to the type of currency maintained in either the **source account** or the destination account. Subsequent to receiving authorisation to implement the requested transfer, the **funds** to be transferred are deposited into a transfer holding account which is then processed through a clearing system local to the second financial institution. Then the **funds** from the holding account are deposited to the destination account in the second financial institution.

ADVANTAGE - Allows secure transactions to take place in real time. Eliminates problems with changing currencies.

Dwg.1/17

Derwent Class: T01; T05; W01

International Patent Class (Main): G06F-000/00; G06F-017/60

9/7/15 (Item 15 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011154938 **Image available**

WPI Acc No: 1997-132862/199712

Automated fund transfer method for transferring funds between accounts - transferring funds to account based on customer information which can be automatically accessed by system

Patent Assignee: CITIBANK NA (CITI-N)

Inventor: DO K; DOWNING J; GOODHAND N; JENNINGS H; MAINO M; PINNELL N;

PROFUMO M; SHAH V; THOMPSON M H

Number of Countries: 064 Number of Patents: 012

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
WO 9704411	A1	19970206	WO 96US12132	A	19960723	199712 B
AU 9665951	A	19970218	AU 9665951	A	19960723	199723
ZA 9606284	A	19970430	ZA 966284	A	19960724	199723
US 5659165	A	19970819	US 95505886	A	19950724	199739
EP 842480	A1	19980520	EP 96925437	A	19960723	199824
			WO 96US12132	A	19960723	
CN 1196809	A	19981021	CN 96197081	A	19960723	199910
HU 9802405	A2	19990301	WO 96US12132	A	19960723	199916
			HU 982405	A	19960723	
AU 706845	B	19990624	AU 9665951	A	19960723	199936
JP 11510278	W	19990907	WO 96US12132	A	19960723	199947
			JP 97506958	A	19960723	
MX 9800699	A1	19980801	MX 98699	A	19980123	200014
KR 99035877	A	19990525	WO 96US12132	A	19960723	200032
			KR 98700538	A	19980123	
HU 221354	B1	20020930	WO 96US12132	A	19960723	200272
			HU 982405	A	19960723	

Priority Applications (No Type Date): US 95505886 A 19950724

Cited Patents: US 3826344; US 4707592; US 4766293; US 4773001; US 4926368; US 5367561; US 5455407; US 5524073

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes

WO 9704411 A1 E 90 G06F-017/60

Designated States (National): AM AT AU BB BG BR BY CA CH CN CZ DE DK EE ES FI GB GE HU JP KE KG KP KR KZ LK LR LT LU LV MD MG MN MW MX NO NZ PL PT RO RU SD SE SI SK TJ TT UA UZ VN

Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT KE LS LU MC MW NL OA PT SD SE SZ UG

AU 9665951 A Based on patent WO 9704411

ZA 9606284	A	92 G06F-000/00	
US 5659165	A	30	
EP 842480	A1 E		Based on patent WO 9704411
Designated States (Regional): AT BE CH DE DK ES FI FR GB GR IE IT LI LU			
MC NL PT SE			
HU 9802405	A2		Based on patent WO 9704411
AU 706845	B		Previous Publ. patent AU 9665951
			Based on patent WO 9704411
JP 11510278	W	63 G06F-019/00	Based on patent WO 9704411
KR 99035877	A	G06F-017/60	Based on patent WO 9704411
HU 221354	B1	G06F-017/60	Based on patent WO 9704411

Abstract (Basic): WO 9704411 A

The method for transferring (28) **funds** instantly to an account (30) such that the **funds** are available to the beneficiary at the time they are sent, involves using customer information (24) which can be automatically accessed by the system (20). The appropriate exchange rate and any fees to be charged to the account (26) are automatically computed and displayed to the user such that the user may authorise or cancel the transaction (22).

The user is also able to quantify the amount to be transferred in the currency of the originating account or the currency of the receiving account. Safeguards are provided to ensure that only authorised individuals have access to the accounts (32) and the **funds**, and immediate verification of successful completion or failure is made to the customer.

USE - Performing **money transfers** between financial institutions for credit to general ledger or customer accounts, in real time and in secure manner.

ADVANTAGE - Enables user to quantify amount to be transferred in currency of originating account or of receiving account, to maximise system flexibility

Abstract (Equivalent): US 5659165 A

A process for transferring **funds** through a communications network, comprising the steps of:

receiving first data input with an input terminal and matching said first data with a record of a **source account**, the record being stored in a first host system and including an indication of a type of currency maintained in the **source account**;

receiving second data provided with the input terminal, the second data indicating a destination account and verifying the validity of the destination account;

receiving third data provided with the input terminal, the third data corresponding to a requested amount to be transferred from the **source account** to the destination account, the requested amount being input in a selected format corresponding to the type of currency maintained in one of the **source account** and the destination account;

calculating a total debit amount to be debited to the **source account**;

displaying the total debit amount in the selected format and requesting authorization to implement a requested transfer; and

subsequent to receiving authorization to implement the requested transfer, transmitted an electronic message authorizing a credit to the destination account by the requested amount; and

subsequent to receiving authorization to implement the requested transfer, debiting the **source account** by the total debit amount.

Dwg.6/15

Derwent Class: T01

International Patent Class (Main): G06F-000/00; G06F-017/60; G06F-019/00

International Patent Class (Additional): G07F-019/00

9/7/16 (Item 1 from file: 347)

DIALOG(R)File 347:JAPIO

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07536601 **Image available**

TERMINAL DEVICE, METHOD FOR SAVING MONEY ON INTERNET, AND PROGRAM THEREFOR

PUB. NO.: 2003-030436 [JP 2003030436 A]
PUBLISHED: January 31, 2003 (20030131)
INVENTOR(s): SATO TOMOKO
APPLICANT(s): NEC COMMUN SYST LTD
APPL. NO.: 2001-209474 [JP 20011209474]
FILED: July 10, 2001 (20010710)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a terminal device, an Internet money saving method and program therefor for easily and effectively **transferring money** between accounts opened by a user by suppressing user's wasteful expense.

SOLUTION: Data or purchase reservation items inputted by an operation inputting part 12 are stored in a data storing part 13. An outputting part 15 outputs a prescribed output signal such as a still picture and voice in storing item data. A data calculating part 14 calculates the total amounts corresponding to the purchase reservation items stored in the data storing part 13. In the case a purchase reservation item is decided not to be bought, a user terminal 10 requests a connected financial institution terminal to transfer an amount corresponding to the purchase reservation item to a transfer destination account from a transfer **source account**. When the financial institution terminal receives the transfer request, the financial institution terminal performs transfer processing.

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9/7/17 (Item 2 from file: 347)

DIALOG(R)File 347:JAPIO

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07512888 **Image available**

SYSTEM AND METHOD FOR AUTOMATIC **CASH** TRANSACTION

PUB. NO.: 2003-006711 [JP 2003006711 A]
PUBLISHED: January 10, 2003 (20030110)
INVENTOR(s): FUJIWARA MASARU
FUJIOKA TOSHINORI
FURUKAWA AKINORI
APPLICANT(s): HITACHI LTD
APPL. NO.: 2001-194076 [JP 20011194076]
FILED: June 27, 2001 (20010627)

ABSTRACT

PROBLEM TO BE SOLVED: To provide an automatic **cash** transaction system, with which a message can be interactively exchanged for transfer and payment.

SOLUTION: In the configuration connecting a host computer provided with a storage means for audio/image messages and a plurality of automatic **cash** transaction devices 100 provided with audio/image input means, a main contractor 10 opens a **main account** 210 and a sub-account 211 and when the main contractor 10 performs transfer operation to a sub-contractor 11

by using a master card 200 for operating the **main account** 210 and stores a message in the host computer, the sub-contractor 211 watches the message from the main contractor 10 by using a slave card 201 for operating the sub-account 211 transferred from the main contractor 10 beforehand and on the condition that a reply message is to be inputted to the main contractor 10, **cash** can be paid.

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9/7/18 (Item 3 from file: 347)

DIALOG(R)File 347:JAPIO

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07129764 **Image available**

TRANSFERRING METHOD, MONEY INPUTTING METHOD AND TRANSACTION DEVICE USING THE METHODS

PUB. NO.: 2001-357434 [JP 2001357434 A]

PUBLISHED: December 26, 2001 (20011226)

INVENTOR(s): MORITA NORIKO

ISOBE YUKI

APPLICANT(s): OKI SOFTWARE KK

OKI ELECTRIC IND CO LTD

APPL. NO.: 2000-181055 [JP 2000181055]

FILED: June 16, 2000 (20000616)

ABSTRACT

PROBLEM TO BE SOLVED: To obtain a method by which transferring can be simple.

SOLUTION: In this transferring method for performing the transferring transaction of some amount in some transferring destination account, when at least the transferring destination account, some amount and a transferred amount from a transferring **source account** are inputted from a customer inputting part 19 as data, a main control part 16 calculates a difference between some amount and the transferred amount from the transferring **source account**. In the case of judging that the amount of **cash** inputted from a paper money inputting and outputting part 13 or a coin inputting and outputting part 14 is equal to or larger than the calculated difference, the part 16 processes transferring transaction to the transferring destination account from the transferring **source account** and processes transferring transaction to the transferring destination account by **cash**.

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9/7/19 (Item 4 from file: 347)

DIALOG(R)File 347:JAPIO

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06824591 **Image available**

METHOD AND DEVICE FOR INTERMEDIATING TRANSACTION BETWEEN DIFFERENT BUSINESS CATEGORIES

PUB. NO.: 2001-052085 [JP 2001052085 A]

PUBLISHED: February 23, 2001 (20010223)

INVENTOR(s): ISHIHARA YUJI

HASUMI NOBUHISA

DOGE RYOTA

ISHIDA TAKUYA

APPLICANT(s): NTT DATA CORP
APPL. NO.: 11-222525 [JP 99222525]
FILED: August 05, 1999 (19990805)

ABSTRACT

PROBLEM TO BE SOLVED: To reduce the load of a customer by enabling the customer to perform required procedures in a series of processing without repeating the same procedures for each business category with respect to a transaction between different business categories.

SOLUTION: When a financial commodity purchase request including information of the subscriber number and the keyword number of the customer, transaction contents, the amount of money of a transaction, etc., is transmitted from a customer terminal 1, it is transmitted to a securities company host 5 through a business condition integrating EB system 3. The securities company host 5 transmits a report text which includes a transfer **source account** (customer's account at a bank) and a transfer destination account (an account of the securities company itself at a bank) besides the subscriber number, transaction contents, and the amount of money of the transaction to the customer terminal 1 through the business condition integrating EB system 3. The report text is displayed as a message picture on the display part of the customer terminal 1. When the customer transmits his or her will of acceptance, a bank host 7 immediately executes processing procedures for **fund** movement from the customer's account to the account of the securities company. A report indicating that a series of procedures related to the purchase request from the customer terminal 1 has been completed is transmitted to the terminal 1 through the system 3.

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9/7/20 (Item 5 from file: 347)
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06690714 **Image available**
BANK CENTER, AND METHOD FOR RECEIVING **CASH** SUPPLY REQUEST

PUB. NO.: 2000-276544 [JP 2000276544 A]
PUBLISHED: October 06, 2000 (20001006)
INVENTOR(s): HISHINUMA NOBORU
OKAZAKI KAORI
APPLICANT(s): NTT DATA CORP
APPL. NO.: 11-083166 [JP 9983166]
FILED: March 26, 1999 (19990326)

ABSTRACT

PROBLEM TO BE SOLVED: To provide a bank center, etc., which efficiently performs various processing involved in the reception processing and reception of a **cash** supply request.

SOLUTION: The reception server 3 of this bank center receives a **cash** supply request from a facsimile 1 of a request source, returns confirmation note data and generates and stores request data. The server 3 receives an approval request from the transmission source of the confirmation note data, generates and returns an approval code and includes the approval code in the previously generated request data. The server 3 generates transfer data from the account of a request source to a bank account about the request **source** designating **account** transfer and transmits it to an account system host 5. The server 3 accumulates supply amounts in each bank office about the request data and transmits results to a **cash** packaging

device 4. The server 3 acquires deposited data to the bank account, generates a list showing whether deposit from a client is completed by referring to request data whose supply date is the current day and the deposited data and transmits it to the facsimile 1 of the bank office.

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9/7/21 (Item 6 from file: 347)
DIALOG(R)File 347:JAPIO
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06462521 **Image available**
CROSS BORDER **FUND** POOLING SYSTEM

PUB. NO.: 2000-048095 [JP 2000048095 A]
PUBLISHED: February 18, 2000 (20000218)
INVENTOR(s): SHIIHARA TOSHIHARU
HARADA NORIKUNI
OTSUKI JUNJI
APPLICANT(s): BANK OF TOKYO-MITSUBISHI LTD
APPL. NO.: 10-211203 [JP 98211203]
FILED: July 27, 1998 (19980727)

ABSTRACT

PROBLEM TO BE SOLVED: To provide constitution capable of centralizedly managing **funds** in intra-enterprise accounts including foreign accounts or intra-group enterprise accounts.

SOLUTION: When red balances and active balances are transferred from account files lyb, lyc, lyd in non-secretary branches to corresponding pooling account files 2yb, 2yc, 2yd by a transfer means 3 within determined prescribed time, all succeeding processing events are substituted by processing to be executed between a **main account** file lx in a secretary bank A and the pooling account files lyb, lyc, lyd of the non-secretary branches. Then a totalization means 4 executes the necessary totalization of balance amounts such as red balances and active balances in these files lx, 2yb, 2yc, 2yd and a transfer execution means 6 executes transfer corresponding to a totalization result from the file lx to the files 2yb, 2yc, 2yd in the non-secretary branches based on a transfer instruction from a transfer instruction means 5.

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9/7/22 (Item 7 from file: 347)
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06425503 **Image available**
METHOD FOR CONTROLLING INTER-ACCOUNT **FUNDS** MOVEMENT

PUB. NO.: 2000-011066 [JP 2000011066 A]
PUBLISHED: January 14, 2000 (20000114)
INVENTOR(s): OGATA NAOMASA
APPLICANT(s): HITACHI LTD
APPL. NO.: 10-175578 [JP 98175578]
FILED: June 23, 1998 (19980623)

ABSTRACT

PROBLEM TO BE SOLVED: To decide a min. **funds** movement money amount after recognizing the **funds** usage and requested money amount of a transfer

destination person by permitting a transfer source person to check the **funds** usage, the money amount and a message or the like which are set by means of the transfer destination person, adding consideration for **funds** raising and setting the actual **transfer money** amount.

SOLUTION: The transfer destination person inputs **funds** usage, the money amount and the message or the like through a consumer transaction facility by a **funds** movement request processing part 109. A **funds** movement setting processing part 110 displays the contents of **funds** movement request information (**funds** usage, the money amount and the message) as against the transfer source person who is registered by the transfer destination person in a transfer **source account** file 106 on a screen. The transfer source person retrieves balance information of one's present account and displays it on the screen after recognizing the display contents and the total value of plural **funds** movement requests or the like. The **funds** movement requests and the balance state of one's own account are considered, the **funds** usage of the respective request contents is checked, the propriety of **funds** movement is judged from the one with higher necessity and the actual **funds transfer money** amount is set.

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9/7/23 (Item 8 from file: 347)

DIALOG(R)File 347:JAPIO

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04792589 **Image available**

AUTOMATIC TRANSACTION EQUIPMENT FOR TRANSFER

PUB. NO.: 07-085189 [JP 7085189 A]

PUBLISHED: March 31, 1995 (19950331)

INVENTOR(s): UMEDA KINYA

APPLICANT(s): HITACHI LTD [000510] (A Japanese Company or Corporation), JP (Japan)

HITACHI ASahi ELECTRON KK [000000] (A Japanese Company or Corporation), JP (Japan)

APPL. NO.: 05-232849 [JP 93232849]

FILED: September 20, 1993 (19930920)

ABSTRACT

PURPOSE: To reduce the transfer time by receiving plural **cash** cards in one transaction into the equipment and grasping plural sets of account information.

CONSTITUTION: A transfer machine makes a request of insertion of one card to a customer according to a card insertion guidance at the start of transaction. Data of the card read by a magnetic card reader 102 are communicated to a center by a line control section 103 and a center processing section 106 confirms the validity of data such as 'bank name, branch name and account number'. When the data are confirmed to be valid, it is informed to the transfer machine and a registration number is retrieved to collate a password. Then insertion of a 2nd card is requested to the customer by the card insertion guidance. Then the center processing section 106 confirms its validity. Then the transfer machine guides the designation of an account of a transfer source/ transfer destination to the customer and the customer selects a transfer **source account** from **account** information received from the center 106 and displayed on a screen.

9/7/24 (Item 9 from file: 347)
DIALOG(R)File 347:JAPIO
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04551194 **Image available**
RESERVED **FUND** TRANSFER TRANSACTION PROCESSING SYSTEM

PUB. NO.: 06-223094 [JP 6223094 A]
PUBLISHED: August 12, 1994 (19940812)
INVENTOR(s): SEKINE HIDEO
APPLICANT(s): NEC CORP [000423] (A Japanese Company or Corporation), JP
(Japan)
APPL. NO.: 05-028583 [JP 9328583]
FILED: January 25, 1993 (19930125)

ABSTRACT

PURPOSE: To realize the reserved **fund** transfer transaction processing which executes by reserving **fund** transfer transactions of the next day thereafter to execute them in the **fund** transfer transaction processing system.

CONSTITUTION: When the designated transfer day of **fund** transfer transaction information transmitted from an external terminal 2 is the day, a **fund** transfer processing part 11 subtracts the amount of money of transfer from the actual balance of account and the temporary balance of account of an account in a transfer **source account** file 13 and adds the amount of money to the balance of an account in a transfer destination account file 15; but if the designated transfer day of the **fund** transfer transaction information is the next day thereafter, the part 11 subtracts the amount of money of transfer from the temporary balance of the account in the transfer **source account** file 13 and stores **fund** transfer reservation information in a reservation file 14. A reservation execution processing part 12 extracts **fund** transfer reservation information, where the transfer designated day is the day, from the reservation file 14 and subtracts the amount of money of transfer from the actual balance of the account in the transfer **source account** file 13 and adds the amount to the balance of account of the account in the transfer destination account file 15.

9/7/25 (Item 10 from file: 347)
DIALOG(R)File 347:JAPIO
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03948049 **Image available**
PAPERLESS ACCOUNTS SYSTEM

PUB. NO.: 04-313149 [JP 4313149 A]
PUBLISHED: November 05, 1992 (19921105)
INVENTOR(s): NOMURA SAKAE
SUZUKI SHINJI
APPLICANT(s): HONDA MOTOR CO LTD [000532] (A Japanese Company or Corporation), JP (Japan)
APPL. NO.: 03-009203 [JP 919203]
FILED: January 29, 1991 (19910129)

ABSTRACT

PURPOSE: To reduce the mental and operational burdens by providing a transaction control means which controls the transactions to the banking organs based on the electronic slips stored in a 2nd electronic slip store device.

CONSTITUTION: The electronic slips produced by an electronic slip production means 20 are stored in a 1st electronic slip store device 11. The desired one of these stored slips is copied and stored in a 2nd electronic slip store device 14 by a paying/receiving slip extracting means. Then a transaction control means controls the transaction to a banking organ based on the data on the slip stored in the device 14. That is, the data on the copied electronic slip are sent to the banking organ and the paying/receiving processing is carried out between the **corporate** and individual **accounts** of the banking organ. In such a way, the paying/receiving jobs are automated and therefore the **cash** control jobs are decreased for the members of a general affairs department.
?

?show files;ds

File 2:INSPEC 1969-2003/May W2
 (c) 2003 Institution of Electrical Engineers
 File 35:Dissertation Abs Online 1861-2003/Apr
 (c) 2003 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2003/May W2
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 File 99:Wilson Appl. Sci & Tech Abs 1983-2003/Apr
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 File 256:SoftBase:Reviews,Companies&Prods. 82-2003/Apr
 (c)2003 Info.Sources Inc
 File 474:New York Times Abs 1969-2003/May 16
 (c) 2003 The New York Times
 File 475:Wall Street Journal Abs 1973-2003/May 16
 (c) 2003 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 The Gale Group

Set	Items	Description
S1	1166	(AUTHORIZ? OR AUTHORIS? OR PERMIT? OR PERMISSION OR APPROV- E? OR APPROVING? OR APPROVAL) (5N) (WITHDRAWAL? ? OR DEBIT? ? OR CHARGES OR CHARGING)
S2	1199	(SOURCE OR PRIMARY OR MAIN OR CORPORATE) (2W)ACCOUNT? ?
S3	260186	TRIGGER? OR CALL OR CALLS OR CALL()OUT OR CALLOUT
S4	310755	FUND? ? OR CASH OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR MONEY(N)TRANSFER?
S5	0	S1 AND S2 AND S3 AND S4
S6	0	S1 AND S2 AND S4
S7	60	S2 AND S4
S8	2	S3 AND S7
S9	58	S7 NOT S8
S10	49	S2(S)S4
S11	0	S1(S)S10
S12	2	S3(S)S10
S13	2	S8 OR S12
S14	0	S1 AND S2 AND (S3 OR S4)
?		

?t13/5,k/all

13/5,K/1 (Item 1 from file: 256)
DIALOG(R) File 256:SoftBase:Reviews,Companies&Prods.
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00136761 DOCUMENT TYPE: Review

PRODUCT NAMES: VoiceXML (842087)

TITLE: Talking the Talk: 'Welcome to your automated voice response unit...'

AUTHOR: Newell, Amy

SOURCE: Bank Technology News, v14 n12 p44(3) Dec 2001

ISSN: 1060-3506

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

VoiceXML is the basis for many new voice-activated banking features that use natural language speech recognition. Directed dialog and undirected versions have been available, with the former requiring specific answers such as 'yes' or 'no.' Undirected dialog systems are more flexible in recognizing language components and trying to execute requests. Undirected dialog-based systems are now available commercially, says an analyst. A leader in the speech recognition market is InterVoice-Brite, and products from its iVB Enterprise Solutions division can recognize more complex natural language that would, for instance, allow a customer to speak a request to **transfer money** from one count to another. iVB sets up all possible **source** and destination **accounts** and amounts as variables in a particular construct of words that can be rearranged when spoken. Recognition engines are better, and speed of processors that run engines are much faster. Among the market directions being addressed by speech recognition are customer service expectations, including 24-hour availability, shorter queues, and qualified, immediate problem resolution. Other customer service features to be supported include increasing numbers of **calls**, number of products supported, and number of customers. In addition, the systems are expected to reduce the cost of labor and provide return on investment (ROI) in a short time.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts Tables

DESCRIPTORS: E-Banking; Electronic Publishing; IVR (Voice Response);
Natural Languages; Speech Recognition; VoiceXML

REVISION DATE: 20020930

...complex natural language that would, for instance, allow a customer to speak a request to **transfer money** from one count to another. iVB sets up all possible **source** and destination **accounts** and amounts as variables in a particular construct of words that can be rearranged when...

...qualified, immediate problem resolution. Other customer service features to be supported include increasing numbers of **calls**, number of products supported, and number of customers. In addition, the systems are expected to...

13/5,K/2 (Item 1 from file: 583)
DIALOG(R) File 583:Gale Group Globalbase(TM)
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09784014

ICBC to charge small account holders

China: ICBC mulls service fees on small depositors

Xinhua (XKS) 29 May 2002

Language: ENGLISH

Li Lihui, the vice-president of Industrial and Commercial Bank of China (ICBC) **calls** for imposition of service charges on depositors who keep small amount of **funds** in their accounts. Of the 400,000 **corporate accounts** and 100mn individual accounts opened at ICBC's branches, 20.18mn are owned by minor depositors who place not more than RMB 100 (US\$ 12.05) in their accounts. Meanwhile, Beijing Times reported that <the largest> bank in China is considering to collect service charges from these minor depositors.

COMPANY: INDUSTRIAL & COMMERCIAL BANK OF CHINA; ICBC; BEIJING TIMES

PRODUCT: Retail Banking Services (6006); Clearing Banks (6010CB);

Commercial Banks (6020);

EVENT: Planning & Information (22);

COUNTRY: China (9CHN);

Li Lihui, the vice-president of Industrial and Commercial Bank of China (ICBC) **calls** for imposition of service charges on depositors who keep small amount of **funds** in their accounts. Of the 400,000 **corporate accounts** and 100mn individual accounts opened at ICBC's branches, 20.18mn are owned by minor...

?

?show files;ds

File 13:BAMP 2003/May W2

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File 75:TGG Management Contents(R) 86-2003/May W2

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Set	Items	Description
S1	445	(AUTHORIZ? OR AUTHORIS? OR PERMIT? OR PERMISSION OR APPROV- E? OR APPROVING? OR APPROVAL) (5N) (WITHDRAWAL? ? OR DEBIT? ? OR CHARGES OR CHARGING)
S2	989	(SOURCE OR PRIMARY OR MAIN OR CORPORATE) (2W)ACCOUNT? ?
S3	89934	TRIGGER? OR CALL OR CALLS OR CALL()OUT OR CALLOUT
S4	75068	FUND? ? OR CASH OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR MONEY(N)TRANSFER?
S5	0	S1(S)S2(S)S3(S)S4
S6	0	S1(S)S2(S)S4
S7	0	S1(S)S2(S)S4
S8	0	S1(S)S2(S)S3
S9	3	S1(S)S3(S)S4
S10	0	S5:S8
S11	0	RD (unique items)
S12	2	S9 NOT PY>2000
S13	2	RD (unique items)

?t13/3,k/all

13/3,K/1 (Item 1 from file: 13)

DIALOG(R)File 13:BAMP

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1098120 Supplier Number: 01725874 (USE FORMAT 7 OR 9 FOR FULLTEXT)

UK: Lastminute.Com - The Best Reason To Shop Online

(Last Minute Network provides retailers and service providers with way to
sell items that would not sell otherwise, while giving consumers
shopping on Internet greater convenience and savings)

Mondaq Business Briefing - DataCash, UK, p N/A

October 19, 1998

DOCUMENT TYPE: Report; Case study

LANGUAGE: English RECORD TYPE: Fulltext; Abstract

WORD COUNT: 874

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...leading provider of e-commerce payment solutions, was selected to handle
the realtime credit and **debit** card **authorisation** and settlement. Using
DataCash customers can buy product securely straight from the
lastminute.com site using their choice of credit or **debit** cards. Cards
are **authorised** in realtime - to ensure sufficient **funds** are available
and that it has not been reported stolen. DataCash's unique reporting
interface...

...of upgrades including full multi-currency trading and settlement,
multiple simultaneous transactions, and integration into **call** centre CTI
and IVR systems.

Gavin Breeze, managing director of DataCash commented:

"Security, speed, reliability...

13/3,K/2 (Item 2 from file: 13)

DIALOG(R)File 13:BAMP

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1005465 Supplier Number: 00692107 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Consumer Potholes on the Electronic Highway
(While electronic financial transactions are fast and convenient, trying to
correct errors can be time consuming)
Article Author(s): Friedman, Eric; Giloley, Joe
Credit World, v 84, n 1, p 14-16,18
September 1995
DOCUMENT TYPE: Journal ISSN: 0011-1074 (United States)
LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 2259

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...procedures on other occasions.

Disparate treatment is not limited to the area of credit cards. **Electronic Fund Transfers** (EFTs) are equally the source of incorrect or conflicting information. Our experience indicates that it...

...rule rather than the exception for banks to incorrectly tell consumers that they cannot terminate **authorization** for automatic **debits** to their banking accounts for recurring **charges** once initial **authorization** has been given. The customer service departments of these banks routinely tell consumers that only...

...find that different banks will charge different "stop payment" fees in order for consumers to **trigger** their statutory protections. Some banks will incorrectly advise that a "stop payment" order will have...

?

?show files;ds

File 15:ABI/Inform(R) 1971-2003/May 17
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 File 16:Gale Group PROMT(R) 1990-2003/May 16
 (c) 2003 The Gale Group
 File 148:Gale Group Trade & Industry DB 1976-2003/May 16
 (c)2003 The Gale Group
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2003/May 16
 (c) 2003 The Gale Group
 File 621:Gale Group New Prod.Annou.(R) 1985-2003/May 16
 (c) 2003 The Gale Group
 File 9:Business & Industry(R) Jul/1994-2003/May 16
 (c) 2003 Resp. DB Svcs.
 File 20:Dialog Global Reporter 1997-2003/May 19
 (c) 2003 The Dialog Corp.
 File 476:Financial Times Fulltext 1982-2003/May 19
 (c) 2003 Financial Times Ltd
 File 610:Business Wire 1999-2003/May 19
 (c) 2003 Business Wire.
 File 613:PR Newswire 1999-2003/May 19
 (c) 2003 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2003/May 19
 (c) 2003 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2003/May 16
 (c) 2003 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2003/May 16
 (c) 2003 The Gale Group
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
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Set	Items	Description
S1	22271	(AUTHORIZ? OR AUTHORIS? OR PERMIT? OR PERMISSION OR APPROV- E? OR APPROVING?.OR APPROVAL) (5N) (WITHDRAWAL? ? OR DEBIT? ? OR CHARGES OR CHARGING)
S2	47111	(SOURCE OR PRIMARY OR MAIN OR CORPORATE) (2W)ACCOUNT? ?
S3	7865217	TRIGGER? OR CALL OR CALLS OR CALL()OUT OR CALLOUT
S4	8340604	FUND? ? OR CASH OR EFT OR ELECTRONIC()FUND? ?()TRANSFER? ? OR MONEY(N)TRANSFER?
S5	2	S1(S)S2(S)S3(S)S4
S6	7	S1(S)S2(S)S4
S7	7	S1(S)S2(S)S4
S8	2	S1(S)S2(S)S3
S9	185	S1(S)S3(S)S4
S10	7	S5:S8
S11	4	RD (unique items)
S12	153	S9 NOT PY>2000
S13	73	RD (unique items)

?t11/3,k/all

11/3,K/1 (Item 1 from file: 15)
 DIALOG(R)File 15:ABI/Inform(R)
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00844510 94-93902

Business-to-business payments and the role of financial electronic data interchange

Knudson, Scott E; Walton, Jack K II; Young, Florence M
 Federal Reserve Bulletin v80n4 PP: 269-278 Apr 1994
 ISSN: 0014-9209 JRNL CODE: FRS
 WORD COUNT: 5884

...TEXT: make tax payments to state and local governments. They use ACH debit transfers to concentrate **funds** from the bank accounts of widely dispersed affiliates and subsidiaries to the company's **primary bank account**. Some businesses also use ACH debit transfers to collect **funds** from businesses that distribute their products. Many businesses, however, are concerned about **permitting** other companies to initiate **debits** on their accounts. Thus, ACH debit transfers are used less often than ACH credit transfers...

11/3,K/2 (Item 1 from file: 148)
 DIALOG(R)File 148:Gale Group Trade & Industry DB
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15155704 SUPPLIER NUMBER: 92614359 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Financial and business statistics.

Federal Reserve Bulletin, 88, 9, A1(56)
 Sept, 2002

ISSN: 0014-9209 LANGUAGE: English RECORD TYPE: Fulltext
 WORD COUNT: 18174 LINE COUNT: 08479

...	credit outstanding	653,265	645,894	
	U.S. government securities (2)			
2	Bought outright--System			
	account (3)		590,187	583,972
3	Held under repurchase			
	agreements		0	0
	Federal agency ...Large			
time deposits	1,054.5	1,025.9	1,054.5	
43	Money market fund shares	1,812.1	1,697.8	1,812.1
44	Security repurchase agreements	1,194.1	1,238.6	1,194.1
45	Mutual fund shares	4,434.6	4,781.6	4,434.6
46	Security credit	822.7...		
...	822.7			
47	Life insurance reserves	819.1	818.7	819.1
48	Pension fund reserves	9,075.1	9,340.2	9,075.1
49	Trade payables	2,514...	044.2	
20	Other insurance companies	510.0	510.0	511.3
21	Private pension funds	707.9	720.6	728.1
22	State and local government			
	retirement funds	788.3	807.6	789.0
23	Money market mutual funds	1,404.2	1,414.6	1,498.0
24	Mutual funds	1,113.9	1,160.3	1,188.2
25	Closed-end funds	106. ...		
Large time deposits	1,077.4	1,086.9	1,093.9	
43	Money market fund shares	1,994.7	2,014.8	2,116.1
44	Security repurchase agreements	1,185.0	1,206.1	1,253.6

45 Mutual fund shares	3,990.4	4,259.5	3,753.1
46 Security credit	799.3...		
...6 920.1			
47 Life insurance reserves	823.0	840.3	847.0
48 Pension fund reserves	8,596.9	8,861.9	8,298.5
49 Trade payables	2,508...5	2,107.6	
20 Other insurance companies	519.5	528.6	
21 Private pension funds	732.8	722.6	
22 State and local government retirement funds	790.9	810.1	
23 Money market mutual funds	1,536.9	1,496.4	
24 Mutual funds	1,223.8	1,285.4	
25 Closed-end funds	104.7	104.3	
26 Government-sponsored enterprises	2,104.9	2,161.0	
27...226.0			
42 Large time deposits	1,118.9	1,177.6	
43 Money market fund shares	2,240.7	2,202.6	
44 Security repurchase agreements	1,248.3	1,215.9	
45 Mutual fund shares	4,135.5	4,245.8	
46 Security credit	820.2	759.6	
47 Life insurance reserves	871.7	886.6	
48 Pension fund reserves	8,682.3	8,763.9	
49 Trade payables	2,478.9	2,477...	

L.5. For ordering address, see inside front cover.

(2.) Excludes corporate equities and mutual **fund** shares.

Domestic Nonfinancial Statistics

Selected Measures

2.12 OUTPUT, CAPACITY, AND CAPACITY UTILIZATION (1)

Seasonally...

11/3,K/3 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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03605522 Supplier Number: 47464570 (USE FORMAT 7 FOR FULLTEXT)

Money Funds To Test Checking Account Waters

Bank Mutual Fund Report, v5, n241, pN/A

June 16, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 249

Check writing features aren't new to the money **fund** business. More than three-quarters of the 670 taxable retail money **funds** have check-writing options and 81% of the tax-exempt **funds** have the same option. But most of these have limited checks to big-ticket items that carry a \$250 per check minimum. So, these **funds** are not really in the checking account market. Some **funds** offer unlimited check writing but with a catch, according to IBC Financial Data which tracks the money **fund** industry. For example, the Strategist Money Market **Fund permits** unlimited checks but **charges** \$2 per check, a fee structure that all but rules out using the **fund** as a **primary** demand deposit **account**.

But, said Peter Crane, who tracks money funds in the IBC Money Fund Report, "we..."

11/3,K/4 (Item 2 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
(c) 2003 The Gale Group. All rts. reserv.

02107571 Supplier Number: 43905092 (USE FORMAT 7 FOR FULLTEXT)
PNC BANK INTRODUCES 3 SECURITY-RELATED FEATURES
Corporate EFT Report, v13, n11, pN/A
June 15, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 143

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...division is offering corporate clients three new securities options to prevent fraud. The features are: **Debit Authorization** -- which allows for the review of all incoming ACH debits to prevent unauthorized transactions; Advanced...

...PIN) on an electronic identification card (the card will be required for computer access into **corporate accounts**); and Same-Day Positive Pay -- which sends check presentment files directly to the customer and...

...all presented checks for a given day. PNC Corporate Services provides electronic and check-based **cash** management products, including collection, disbursement, information reporting and investment services. (For more information, **call** Jonathan Williams at 412/762-4550 or 412/257-3257.)

?

?t13/3,k/all

13/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01984344 49728011

ABCs of credit card ABS

Dean, Michael R; Mrazek, Chris; Drason, Richard C; Sun, Mark; Et al
Securitization Conduit v2n2/3 PP: 26-37 Summer 1999
ISSN: 1098-2957 JRNL CODE: SECO
WORD COUNT: 5470

...TEXT: agency approval prior to discounting or changing the discount rate.

D. Fixed Allocation of Finance Charges

This innovative feature **permits** a larger percentage of finance charge collections to be allocated to investors after an amortization event, when **cash** is needed most. Before early amortization, investors receive their pro rata share of finance charge collections, and the seller receives its pro rata share. After an event is **triggered**, a portion of the seller's share will be made available to cover shortfalls in interest or servicing expense, or chargeoffs, in the investors' share. **Cash** flow simulations show that, even under stressful scenarios, this overallocation of finance charges provides a...

13/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01405308 00056295

Are you ready for EFTPS?

Starkman, Jay
Tax Adviser v28n4 PP: 230-232 Apr 1997
ISSN: 0039-9957 JRNL CODE: TAD
WORD COUNT: 1981

...TEXT: probably approximate the amount charged for clearing a check.

A touch-tone telephone, voice telephone **call** or personal computer must be used for initiating ACH Debits. Upon completing the **call**, the taxpayer receives an eight-digit acknowledgment number, which should be retained. ACH Debit payments...

...to the holiday. The ACH Debit system can be accessed 24 hours a day. ACH **Debits** may be "warehoused" (i.e., **authorized** up to 30 days prior to the due date). **Funds** will not be transferred from an account until the tax due date specified. Using the acknowledgment number, an ACH **Debit authorization** can be canceled up to two business days prior to the transfer date. Failing that...

13/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01332069 99-81465

Emerging trends: Unified defined benefit/defined contribution retirement program designs

Morgan, Curtis S; Coleman, Dennis R
Benefits Quarterly v12n3 PP: 43-50 Third Quarter 1996
ISSN: 8756-1263 JRNL CODE: BFQ
WORD COUNT: 4122

...TEXT: options consistent with retirement planning principles can be added. For example, a withdrawal option we **call** the "do-it-yourself annuity" sets automatic monthly withdrawals equal to the annuity that could ...

... with the employee's account balance. The employee continues to direct the investment of retirement **funds** , and a "reset" (recalculation of monthly benefits) at the beginning of each year lets the...

13/3,K/4 (Item 4 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01324975 99-74371

E-cash lays the foundations for private corporate currency creation
Birch, Dave; McEvoy, Neil
Financial Technology International Bulletin v14n2 PP: 6-9 Oct 1996
ISSN: 0265-1661 JRNL CODE: FTI
WORD COUNT: 2784

...TEXT: is all about instructing money to move from one store of value to another. E- **cash** is a replacement for the means of exchange. Credit and **debit** cards (pre- **authorised** or not) aren't e- **cash** : I can't **call** my brother on the telephone and send him the 35 I owe him with Visa, but I can with Mondex. This type of interpersonal electronic **cash** is set to become the dominant financial technology of the coming decade not because of...

13/3,K/5 (Item 5 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
(c) 2003 ProQuest Info&Learning. All rts. reserv.

01226848 98-76243

Computers versus crime
Bird, Jane
Management Today PP: 66-68 Apr 1996
ISSN: 0025-1925 JRNL CODE: MTO
WORD COUNT: 2039

...TEXT: Grange points out. Databanks are being compiled all the time on everything from mobile phone **calls** and electronic **cash** machine **withdrawals** , to registers of parking **permits** , store cards and firearms holders. 'Suppose we are investigating a murder and know a red...

13/3,K/6 (Item 6 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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01093317 97-42711

Consumer potholes on the electronic highway
Friedman, Eric; Giloley, Joe
Credit World v84n1 PP: 14-18 Sep/Oct 1995
ISSN: 0011-1074 JRNL CODE: CW
WORD COUNT: 2252

...TEXT: procedures on other occasions.

Disparate treatment is not limited to the area of credit cards. **Electronic Fund Transfers** (EFTs) are equally the source of incorrect or conflicting information. Our experience indicates that it...

... rule rather than the exception for banks to incorrectly tell consumers that they cannot terminate **authorization** for automatic **debits** to their banking accounts for recurring **charges** once initial **authorization** has been given. The customer service departments of these banks routinely tell consumers that only...

... find that different banks will charge different "stop payment" fees in order for consumers to **trigger** their statutory protections. Some banks will incorrectly advise that a "stop payment" order will have...

13/3,K/7 (Item 7 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00915075 95-64467

Setoff strategies for collecting troubled loans

Zaretsky, Barry L

Commercial Lending Review v9n4 PP: 31-44 Fall 1994

ISSN: 0886-8204 JRNL CODE: CLV

WORD COUNT: 6566

...TEXT: the freeze is not the type of action referred to by Section 553(b) as **triggering** the improvement-in-position test. Moreover, if a bank freezing an account used the freeze as a means of monitoring a debtor's **withdrawals** but **permitted** the debtor to use the **funds** for purposes approved by the bank, the bank might argue that its freeze did not, as a practical matter, deprive the debtor of necessary use of the **funds**. Of course, a bank taking this route would have to recognize potential lender liability concerns...

13/3,K/8 (Item 8 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00526023 91-00367

Judge Rejects Creditors Bid to Shut Down Eastern

Fotos, Christopher P.

Aviation Week & Space Technology v133n21 PP: 28-29 Nov 19, 1990

ISSN: 0005-2175 JRNL CODE: AWS

...ABSTRACT: and has instead granted the carrier a \$15-million withdrawal from an escrow account to **fund** airline operations through December 3, 1990. Judge Burton R. Lifland said that the court would...

...If he is satisfied that the carrier is improving its financial position, another \$15-million **withdrawal** will then be **approved**. Creditors estimate that the airline has a negative net worth of \$1.6 billion. Eastern's \$30-million withdrawal request on November 14 **triggered** a motion to liquidate. In their motion, the creditors claimed that any further withdrawal of **cash** from the escrow account should be permitted only to **fund** the prompt and orderly shutdown of Eastern. A liquidation plan has been drawn up by...

13/3,K/9 (Item 9 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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00344596 87-03430

Analysis System Opens Opportunities at Kidder

Schmerken, Ivy

Wall Street Computer Review v4n3 PP: 22-26 Dec 1986

ISSN: 0738-4343 JRNL CODE: WSC

ABSTRACT: Kidder, Peabody & Co. is helping small- and medium-sized pension **funds** monitor the investment performance of their money managers with a computerized portfolio analysis system, a...

...service encompassing asset allocation, investment manager selection, and performance monitoring. Kidder's consulting group also **calls** itself PRIME since it was initiated at the same time as the program. The software runs on a Hewlett-Packard 3000 series 37 minicomputer. Kidder **charges** for the service but **permits** pension sponsors to offset all or part of the fee by telling money managers to...

... trading desk. Asset pools advised by the system include high net worth individuals, college endowment **funds**, and municipalities. In the future, the firm plans to build an online link to custodial...

... A general report is prepared by PRIME that shows the client dollar growth in the **fund** compared to investment objectives set by clients.

13/3,K/10 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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08092241 Supplier Number: 67462716 (USE FORMAT 7 FOR FULLTEXT)

Munder Capital Management Launches Bio(Tech)2 Mutual Fund; Fund Will Focus on Biotechnology Products and Enabling Technology.

PR Newswire, pNA

Nov 30, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 520

... on the firm is available on its website.

Purchases of the Munder Bio(Tech)2 **Fund** are available in Class A, Class B or Class II shares through financial consultants. The...

...for a minimum of \$50. For investors who opt for the Automatic Investment Plan, which **authorizes** MUNDER to electronically **debit funds** either monthly or quarterly from the individual's checking or savings account, the initial investment is only \$50. The Munder Bio(Tech)2 **Fund** may invest in foreign companies, illiquid securities and in initial public offerings. **Funds** whose investments are concentrated in a specific industry, sector or geographic area may be subject to a higher degree of market risk than **funds** whose investments are diversified, and may not be suitable for all investors. Investments in the **funds** are not FDIC-insured or bank guaranteed, and may lose value. Accordingly, this **fund** may not be suitable for all investors. For more complete information on The Munder **Funds**, including a prospectus, investors should contact their financial advisor or **call** 1-800-4MUNDER. Potential investors should read the prospectus carefully before making any investment in the **Funds**.

Distributor: Funds Distributor, Inc.

13/3,K/11 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08022253 Supplier Number: 66701380 (USE FORMAT 7 FOR FULLTEXT)
Munder Capital Management Launches Digital Economy Fund.
PR Newswire, pNA
Nov 8, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 776

... for a minimum of \$50. For investors who opt for the Automatic Investment Plan, which **authorizes** MUNDER to electronically **debit funds** either monthly or quarterly from the individual's checking or savings account, the initial investment...

...may invest in foreign companies, illiquid securities and in initial public offerings. Investments in the **funds** are not FDIC-insured or bank guaranteed, and may lose value. Accordingly, this **fund** may not be suitable for all investors. For more complete information on The Munder **Funds**, including a prospectus, investors should contact their financial advisor or **call** 1-800-4MUNDER. Potential investors should read the prospectus carefully before making any investment in the **Funds**.

Distributor: Funds Distributor, Inc.

(1)Morningstar ratings reflect historical risk-adjusted performance as of 9...

13/3,K/12 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07791361 Supplier Number: 65137418 (USE FORMAT 7 FOR FULLTEXT)
Gartner Identifies Challenges of Emerging Supranet Environment; Wireless and Wire-Based Networks Are Converging to Create New Global Marketplace.
Business Wire, p0648
Sept 11, 2000
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 893

... postal mail.

Other examples where the Supranet would occur are when a son or daughter **calls** a parent from a foreign country where they ran out of money. The person goes to an ATM, **calls** the parent on a mobile phone, the parent **authorizes** the **cash withdrawal**, and the ATM dispenses the **cash** to person.

The technologies will also allow a person to take a picture with a
...

13/3,K/13 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07577197 Supplier Number: 63511400 (USE FORMAT 7 FOR FULLTEXT)
TELECOMMUNICATIONS: COMMISSION LIFTS VEIL ON NEW REGULATORY FRAMEWORK.
European Report, pNA
July 15, 2000
Language: English Record Type: Fulltext

Document Type: Newsletter; Trade
Word Count: 1705

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...attached to general authorisation, imposes rigorous restrictions on the right to use radio frequencies, and **authorises** the levying of **charges** for the use of radio frequencies and numbers. By simplifying this authorisation regime, the Commission...

...connection to the public telephony network for making and receiving lolocal, national and international telephone **calls**, fax communications and data transmissions at speeds sufficient to permit access to the Internet;- operator...

...the universal service. Designation of universal service providers can be made on the basis of **calls** for tenders or public auction. Regarding financing, the formula of spreading costs through a **fund** is retained, along with the scope for a levy on the Member States' general ...regarding users' rights, including the availability of information regarding tariffs (though information on rates per **call** is not required), information to be included in contracts, operator assistance services, portability of numbers ...

...the Internet). For example, Article 12 of Directive 97/66/EC protected subscribers against unsolicited **calls**. The new text refers to unsoliccited communications, in order to cover messages by e-mail...

13/3,K/14 (Item 5 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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07404971 Supplier Number: 62199972 (USE FORMAT 7 FOR FULLTEXT)
Sallie Mae Streamlines Loan Payments.(Company Business and Marketing)
Bank Technology News, v14, n4, p46
April, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 779

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Sallie Mae, the government-sponsored guarantor of student loans, transfers **funds** from 800 lenders to more than 2,000 colleges and universities on behalf of hundreds...

...Sallie Mae is looking to Bottomline Technologies, Portsmouth, NH, to facilitate the movement of those **funds** electronically. Schools across the country let Sallie Mae know on which dates tuition payments are...

...the lenders and then we generate an ACH (automated clearing house) transaction to move the **funds** from the lender to us, and then from us we generate another ACH to send...

...was using homegrown software over the past five or six years as electronic transfer of **funds** started to emerge. "We want to upgrade that software and that process. With Bottomline we want to move to industry standards for **funds** transfers, to move to NACHA (National Automated Clearinghouse Association) standards for file formats, etc.," Conant says. Bottomline will be responsible for staying current with changes in the way **funds** are moved around, he says, adding, that "they know the ins and outs of that..."

...capability suits Reston, VA-based Sallie Mae, since a big piece of its transferring of **funds** occurs via paper. In Conant's words, there's "still a surprising amount done with...

...want checks. In the end that's what controls the process." A respectable 75% of **funds** transfers between the banks and Sallie Mae and the schools is electronic. It's the...

...a Speedpay payment either by taking money from a bank account (a one-time pre- **authorized debit**) or by giving a credit card number, he adds. "We have been working with Sallie Mae on a number of different options-for instance their **call** centers and their Web site," Mehl says.

13/3,K/15 (Item 6 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06840936 Supplier Number: 57538044 (USE FORMAT 7 FOR FULLTEXT)
INTERNET BANK TO OFFER ATM ACCESS.
CardFAX, v1999, n204, pNA
Oct 20, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 139

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

PI>PI-0WIC-1999-OCT20-HAYSTACK-1.JPG</PI> Houston-based Momentum **Cash** Systems will roll out a new Internet bank that will be connected to most of ...

...in 29 states. The bank will open in the first quarter of 2000, pending regulatory **approval** , and will issue **debit** cards. The bank will offer its debit cardholders surcharge-free access to its ATMs and...

...ATMs by the end of next year, says Robert Cannon, chief executive officer of Momentum **Cash** . Momentum plans to replace most of its ATM fleet with Web-enabled ATMs. Cannon **calls** mixing an existing ATM fleet with an Internet-based bank "the last piece of the puzzle," in creating virtual banks. Debit cardholders will be able to pay bills and transfer **funds** through ATMs.

13/3,K/16 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06229001 Supplier Number: 54250142 (USE FORMAT 7 FOR FULLTEXT)
House Committee Hears Call for Repeal of Internet Fund Law.
Network Briefing, pNA
March 30, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1063

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...have to be made up by the NSF, which authorized the earlier spending. NSI got **permission** from the NSF to start **charging** a registration fee for registrations in September 1995 and within two years that **fund** ,

called the Intellectual Infrastructure **Fund** (IIF) had grown to \$35m, including interest. When collection of the extra 30% ceased last...

...authorized the case and in September Judge Hogan consequently reversed his earlier ruling, meaning the **fund** was constitutional after all (09/04/98). Representative Terry and others disapproved of the decision...

...take the situation back to the point 12 months ago when Judge Hogan ruled the **fund** illegal, but this time the legal repercussions of future litigation would not be clear as the law would not conclude the current litigation. The **fund**, Rudolph argues is not a tax because taxes have two principal characteristics that this **fund** does not share: "they are received by the government and they may be used for any public purpose," he said quoting case law. The **funds** of the IIF on the other hand, are "program income" a separate category of **funds** received by entities that receive federal financial assistance and use the money for purposes for which the federal entity was established. And, says Rudolph, Congress urged NSF to use the **funds** for the NGI in the 1998 appropriations bill. Should the NSF be required to make...Enterprise Institute, who both supported the bill. Democratic committee staff member Jim Wilson says the **fund** never looked like a tax, and even if it was, Congress ratified it last year anyhow. The Republican staff member did not return **calls**. The Republicans, as the largest party in Congress, have the majority position on all committees...

13/3,K/17 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06174495 Supplier Number: 54032361 (USE FORMAT 7 FOR FULLTEXT)
Lynk Systems, Inc. Announces Agreement with the Bankers' Bank of Kentucky.
Business Wire, p1018
March 8, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 472

... About Lynk:

Atlanta-based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATM's). Lynk operates using internally...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/18 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06080103 Supplier Number: 53584502 (USE FORMAT 7 FOR FULLTEXT)
VeriFone Delivers Sleek, Compact Payment Terminal Designed To Lower Total Cost of Ownership.
Business Wire, p1043
Jan 18, 1999

Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 321

... Systems, Inc.

Atlanta-based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed ...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

About...

13/3,K/19 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06071478 Supplier Number: 53547934 (USE FORMAT 7 FOR FULLTEXT)

Newsbytes Asia Week In Review 01/08/99.

Newsbytes, pNA

Jan 8, 1999

Language: English Record Type: Fulltext

Document Type: Newswire; General Trade

Word Count: 845

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...newsbytes.com/asia/124003.html South Korea - Hyundai To Sell Electronics
Subsidiary In need of **funds** to pay for LG Semicon and Kia Motors, Hyundai
Group announced plans to sell 11...

...http://www.newsbytes.com/asia/123763.html Singapore/Thailand - SingTel
Takes 20% Stake In AIS **Cash**-rich Singapore Telecom has finally forged a
partnership with Shinawatra Group through a deal to...

...in China. Full Story: http://www.newsbytes.com/asia/123852.html Malaysia
- Discount On Telephone **Call Charges Approved** The Malaysian
government has said it will allow up to 20 percent discounts on telephone
call charges under its equal access rules aimed at averting a price war
between the country's established and new operators. The current regulated
price for telephone **calls** in Malaysia will be removed and discounts of
not more than 20 percent will be...

13/3,K/20 (Item 11 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05932704 Supplier Number: 53177516 (USE FORMAT 7 FOR FULLTEXT)

Lynk Announces Certification for the Mini-Bank 2000.

Business Wire, p0019

Nov 5, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 522

... Systems Inc.

Atlanta-based Lynk Systems Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed ...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/21 (Item 12 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05928185 Supplier Number: 53168510 (USE FORMAT 7 FOR FULLTEXT)

Lynk Announces New Director of Payment Products.

Business Wire, p1009

Nov 4, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 396

... baseball coach.

Atlanta based Lynk Systems Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed ...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/22 (Item 13 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05919730 Supplier Number: 53152335 (USE FORMAT 7 FOR FULLTEXT)

Lynk Systems Announces Agreement.

Business Wire, p1010

Nov 2, 1998

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 512

... bank services.

Atlanta based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and

electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed ...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/23 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05892650 Supplier Number: 53089838 (USE FORMAT 7 FOR FULLTEXT)
Corporate Profile for Lynk Systems, Inc., dated Oct. 16, 1998.
Business Wire, p1096
Oct 16, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 330

... other related value-added products and services.

Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/24 (Item 15 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05873353 Supplier Number: 53047435 (USE FORMAT 7 FOR FULLTEXT)
Lynk Systems, Inc. Announces An Agreement with USTrust.
PR Newswire, p1222
Oct 1, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 480

... equipment leasing.

Atlanta based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed ...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/25 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05619107 Supplier Number: 50039436 (USE FORMAT 7 FOR FULLTEXT)
TELECOMS: MCI FOLLOWS AT&T WITH NEW CHARGES FOR RESIDENTIAL CUSTOMERS
Network Briefing, pN/A
June 1, 1998
Language: English Record Type: Fulltext
Article Type: Article
Document Type: Magazine/Journal; Trade
Word Count: 346

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...try to recoup the costs it will incur for its contribution to the Universal Support **Fund** which aims to provide cheap telephone and internet services for schools, libraries, and rural health...

...would levy an additional 5% on total monthly charges for interstate long-distance and international **calls**, and a bit less than 2% on monthly charges for in state long-distance. The...

...Unlike AT&T, MCI says it will only levy the charge on IntraLATA and international **calls**. Earlier this year the company was told to refund additional charges it had made to business customers for in-state long-distance **calls**. Both Florida and Virginia state commissions over deemed the action illegal as the new **charges** had not been **approved** by the states. Meanwhile Sprint Corp, number three in the US long-distance market behind...

13/3,K/26 (Item 17 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05608016 Supplier Number: 48485831 (USE FORMAT 7 FOR FULLTEXT)
Lynk Systems, Inc. and American Express Announce Agreement to Market Card Processing Services
PR Newswire, p515ATF003
May 15, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 626

... Systems, Inc.

Atlanta based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed ...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/27 (Item 18 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05551829 Supplier Number: 48413652 (USE FORMAT 7 FOR FULLTEXT)
**Triton PCS and Triton Cellular Select National Telemanagement's SmartPay
Wireless for PCS and Cellular Markets**
PR Newswire, p0408NYW093
April 8, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 548

... To initiate SmartPay service, customers simply establish a permanent prepaid billing account with Triton with **cash**, bank draft or credit card. From that point on, the customer simply places and receives **calls** as usual with no need to enter a PIN number or **debit** -card **authorization** code.

"In addition to offering our customers the option to prepay for service, the SmartPay...

13/3,K/28 (Item 19 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05476112 Supplier Number: 48298808 (USE FORMAT 7 FOR FULLTEXT)
Lynk Systems Announces New CFO
PR Newswire, p0216ATM004
Feb 16, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 378

... Accountants (AICPA).
Atlanta-based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATM's). Lynk operates using internally...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/29 (Item 20 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

05302833 Supplier Number: 48073335
Visa to burger lovers: eat now, pay later.
Calvey, Mark
San Francisco Business Times, p7
Oct 24, 1997
Language: English Record Type: Abstract
Document Type: Magazine/Journal; Tabloid; Trade

ABSTRACT:

...second counts in the fast-food industry, the card company created a quicker way to **authorize charges**. The plan is in line with its aim to make cards a payment option at times that **call** for **cash** transactions. Visa's other new markets include government agencies such as the San Francisco Public...

13/3,K/30 (Item 21 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05084464 Supplier Number: 47463953 (USE FORMAT 7 FOR FULLTEXT)
TELECOMMUNICATIONS: GREEK MARKET ALLOWED STAY OF EXECUTION
European Report, pN/A
June 14, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 604

... programme for adjusting rates to costs and this has led to higher charges for local **calls** and lower ones for trunk **calls**. However, there is still a yawning gap between the two categories of charges. Structural adjustments...

...the investment in the network modernisation programme will be derived from the Community's Structural **Funds**. It acknowledges the high costs of the universal service in Greece (compared with other EU...

...of vocal telephony services and/or of networks; - June 30, 2000: publication of conditions for **authorising** vocal telephony and interconnection **charges**; - December 31, 2000: abolition of OTE's exclusive rights over vocal telephony services, establishment and...

13/3,K/31 (Item 22 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

04932713 Supplier Number: 47249883 (USE FORMAT 7 FOR FULLTEXT)
STATE ACTIVITIES--Pacific Bell
Warren's Telecom Regulation Monitor, v2, n13, pN/A
March 31, 1997
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 223

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...campaign that claims local companies are overcharging customers through access charges and urges customers to **call** local telco to demand refunds. MCI ads show people in various everyday situations mooring to illustrate its belief that local companies are "**cash** cows" that have demanded, then pocketed, unnaturally high access charge revenues. In complaint filed with CPUC, PacBell said MCI ads "falsely state that Pacific Bell is **charging** more than **permitted** by law for access fees and that it is charging the access fees directly to...

13/3,K/32 (Item 23 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

04929064 Supplier Number: 47245047 (USE FORMAT 7 FOR FULLTEXT)

TELEPHONY--Pacific Bell

Communications Daily, v17, n59, pN/A

March 27, 1997

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 222

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...campaign that claims local companies are overcharging customers through access charges and urges customers to **call** local telco to demand refunds. MCI ads show people in various everyday situations mooing to illustrate its belief that local companies are "**cash** cows" that have demanded, then pocketed, unnaturally high access charge revenues. In complaint filed with CPUC, PacBell said MCI ads "falsely state that Pacific Bell is **charging** more than **permitted** by law for access fees and that it is charging the access fees directly to...

13/3,K/33 (Item 24 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04811415 Supplier Number: 47078853 (USE FORMAT 7 FOR FULLTEXT)

CommNet Cellular Adopts SmartPay Wireless(TM) for Their Prepaid Cellular Service

PR Newswire, p0130LATH057

Jan 30, 1997

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 551

... with any SmartPay authorized CommNet outlet. From that point on, the customer places -- and receives -- **calls** like any other cellular customer. There is no PIN code to enter, no **debit** card or **authorization** code to use. Prepaid customers hear a reminder, audible only to them, when air time...

...to purchase additional air time. SmartPay users have three options for prepaying for air time: **cash**, bank draft, or credit card.

"One of the great benefits of SmartPay is that it...

13/3,K/34 (Item 25 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04810468 Supplier Number: 47077551 (USE FORMAT 7 FOR FULLTEXT)

CommNet Cellular Adopts SmartPay Wireless For Their Prepaid Cellular Service

News Release, pN/A

Jan 30, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 491

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...with any SmartPay authorized CommNet outlet. From that point on, the customer places -- and receives -- **calls** like any other cellular

customer. There is no PIN code to enter, no **debit** card or **authorization** code to use. Prepaid customers hear a reminder, audible only to them, when air time...

...to purchase additional air time. SmartPay users have three options for prepaying for air time: **cash**, bank draft, or credit card. "One of the great benefits of SmartPay is that it..."

...dialing the phone. Plus, we allow features such as voice mail, realtune roaming and incoming **calls**, unlike debit-card programs. We also have available more than 45,000 outlets nationwide where...

...their account balances are low. Once a subscriber's account reaches a zero balance, the **call** is disconnected. Further **calls** may only be completed to 911 emergency or customer service. When the account is replenished...

13/3,K/35 (Item 26 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04758971 Supplier Number: 47003082 (USE FORMAT 7 FOR FULLTEXT)

Prepay wireless phone service

America's Network, p42

Jan 1, 1997

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 154

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...provides prepay wireless service which is transparent to the user, but allows outgoing and incoming **calls** and roaming service, as well as offers up to 45,000 locations nationwide where customers can replenish their account. The system provides the carrier a complete record of all **cash** transactions and **call** details. It lets wireless providers offer multiple, flexible rate schedules and its interactive voice response...

...to respond to any language, based on subscriber preference. Customers can purchase air time using **cash**, bank draft, credit card or telco billing. The system requires no **debit** cards, PIN numbers or **authorization** cards. Account balances can be checked by dialing a code on the users cellular phone...

13/3,K/36 (Item 27 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04576432 Supplier Number: 46727525

PMT Services, Inc. - Company Report

Investext, p1-9

Sept 20, 1996

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

ABSTRACT:

...L.K., et al PMT Services, Inc. is an independent sales organization providing credit and **debit** card **authorization** services to small businesses throughout the United States. The company's strategy is to consolidate...

...1992-98; Annual Income Statement Comparisons 1990-98; Quarterly Income Comparisons 1996-97; Statement Of **Cash** Flows 1991-98; Balance Sheets 1990-96 The INVESTEXT database offers the full text of this report online (RN=1788561). To order printed copies, **CALL** (800)662-7878, (212)484-4700 US, (071)815-3860 UK. Copyright INVESTEXT 1996.

...

13/3,K/37 (Item 28 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04566401 Supplier Number: 46712344 (USE FORMAT 7 FOR FULLTEXT)
Illinois Insurance Exchange
Business Insurance, p32
Sept 16, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Tabloid; Trade
Word Count: 1504

... and program business.

The IIE seeks to reaffirm the stability of its market while it **triggers** its guaranty **fund** in the wake of its first syndicate insolvency, **approves** the **withdrawal** of three of its remaining 10 syndicates and finds a new chief executive officer to...

13/3,K/38 (Item 29 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04398521 Supplier Number: 46452649 (USE FORMAT 7 FOR FULLTEXT)
ELECTRONIC FUND TRANSFER SECURITY AND SPEED INCREASED 10-FOLD WITH RACAL SECURITY MODULE
News Release, pN/A
June 10, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 504

(USE FORMAT 7 FOR FULLTEXT)
TEXT:
SUNRISE, FLA. -- Automatic teller machine (ATM) and EFTPOS (**Electronic Fund Transfer** Point Of Sale) networks now can handle greater volumes of security transactions at higher speeds...

...Racal's General Manager of Security Products. "The Host Security Module is used worldwide to **authorize** and process **debit** transactions originating from ATM and EFTPOS terminals." Financial institutions, retail operations and other heavy users of **EFT** can now securely process ATM transactions, credit verification and many other applications at much higher...

...North American and European safety and EMC standards. For reader's inquiries about these products, **call** (800) RACAL-55. The Racal Data Group Internet Home Page address is <http://www.racal...>

13/3,K/39 (Item 30 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2003 The Gale Group. All rts. reserv.

04375215 Supplier Number: 46416332 (USE FORMAT 7 FOR FULLTEXT)

Foster Wheeler Corp. Illinois subsidiary reaches tentative agreement on restructuring of Bond issue.

Business Wire, p5281138

May 28, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 598

... market tipping fees to a higher level. Both of these support facilities, which may be **triggered** in any year, only under certain circumstances, would be guaranteed by Foster Wheeler Corp. The...

...for the Project by establishing additional reserves pursuant to an agreed-upon formula, which may **permit withdrawals** by the partnership over time. The proposed agreement further contemplates an exchange offer under which...

...and other conditions have not been met. There would be no principal amortization or sinking **fund** payments on the new bonds until 2003.

Thomas R. O'Brien, senior vice president and...

13/3,K/40 (Item 31 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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02684532 Supplier Number: 43583210 (USE FORMAT 7 FOR FULLTEXT)

Pac Bell Voice Mail Brainstorm Nets Revenue

Telephone Engineer & Management, p6

Jan 15, 1993

Language: English Record Type: Fulltext

Document Type: Magazine/Journal; Trade

Word Count: 283

... voided check. Then each month when they're ready to pay their phone bills, they **call** a toll-free number. A voice mail system leads customers through a series of prompts that allow them to **approve** an electronic **withdrawal** and transfer of **funds** from their bank accounts to Pac Bell.

The customers save the cost of postage and...

13/3,K/41 (Item 32 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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01289599 Supplier Number: 41507271 (USE FORMAT 7 FOR FULLTEXT)

SSI'S PAYMENT AUTHORIZATION MODULE TO PROVIDE MISSING LINK IN EDI PAYMENTS

Corporate EFT Report, v10, n16, p7

August 22, 1990

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 675

... the direction for EDI/EFT processing in the marketplace," he added.

Overcoming customer resistance to **debit**

With its emphasis on **authorization** and careful avoidance of the word "debit," the Electronic Payment Module may be a major step in overcoming the longstanding reluctance of **cash** managers to allow their accounts to be debited. As consultant Richard Bort noted, **cash** managers generally dislike debits because of the lack of control they think they have over...

...advance of the payment. If the supplier agrees with the payment, the

supplier "pulls the **trigger** ."

The danger the cash manager sees is that most banks do not have the capability...

13/3,K/42 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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11774768 SUPPLIER NUMBER: 58179408 (USE FORMAT 7 OR 9 FOR FULL TEXT)
OECD economic surveys 1997-1998: Greece. (Organization for Economic Cooperation and Development)
OECD Economic Surveys - Greece, 1(1)
Dec, 1998
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 60511 LINE COUNT: 04853

... offset some of the revenue loss, since it would permit time-based charging on local **calls** (which cannot be done on analogue lines and leads to revenue losses of about 40...

...1998, and complete the process by 2000. The cost will be partly financed by EU **funds** , and forms part of a Dr 800 billion investment and modernisation programme (equivalent to over...

13/3,K/43 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c)2003 The Gale Group. All rts. reserv.

10812107 SUPPLIER NUMBER: 53873461 (USE FORMAT 7 OR 9 FOR FULL TEXT)
TELEPHONY. (multiple brief articles) (Brief Article)
Communications Daily, 19, 29, NA
Feb 12, 1999
DOCUMENT TYPE: Brief Article ISSN: 0277-0679 LANGUAGE: English
RECORD TYPE: Fulltext
WORD COUNT: 1612 LINE COUNT: 00136

TEXT:

...petitions have been filed by Bell Atlantic, SBC, U S West. -----
SpectraSite paid \$560 million **cash** for Nextel's inventory of more than 2,000 towers and agreed to build 1...

...4 tenants, SpectraSite CFO Dave Tomick said. Company said it finalized agreement with Nextel following **cash** infusion from investor group led by Welsh, Carson, Anderson & Stowe, which committed \$400 million. -----
Factory...

...suggest in this area, but I would stress that access charges and the universal service **fund** are very different creatures," he said. ----- U S West (USW) said it may appeal Wash...them from being cross-subsidized by govt.-owned cable or electric companies or other public **funds** . -----
Mich. PSC called for comments March 2 and replies March 23 on whether revisions are...

...go beyond reactive protections and adopt slamming prevention measures such as: (1) Requiring industry/state **fund** for customer education program on available alternatives and customers' right of choice. (2) Requiring standardized...

...technologies to initiate or break carrier freezes. (5) Requiring bills to highlight any new service **charges** or providers. ----- Fla. PSC

approved changing area code to 321 on voluntary basis for Brevard County, which contains area's...

...counties becomes mandatory Dec. 1, when 10-digit dialing will be needed for all local **calls** . ----- Utah Gov. Mike Leavitt (R) backed down Wed. from Jan. policy proposal for major telephone...

...support for scandal-plagued 2002 Winter Olympics in Salt Lake City. Leavitt's Jan. 18 **call** for telecom deregulation and statewide broadband deployment by 2002 followed by 2 days the announcement...

13/3,K/44 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09656038 SUPPLIER NUMBER: 19250768 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Pacific Bell urged Cal. PUC (CPUC) Wed. to order MCI to halt ad campaign that claims local companies are overcharging customers through access charges. (MCI Communications) (State Activities) (Telephony)
Communications Daily, v17, p9(1)
March 27, 1997
ISSN: 0277-0679 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 243 LINE COUNT: 00021

TEXT:

...campaign that claims local companies are overcharging customers through access charges and urges customers to **call** local telco to demand refunds. MCI ads show people in various everyday situations mooring to illustrate its belief that local companies are "**cash** cows" that have demanded, then pocketed, unnaturally high access charge revenues. In complaint filed with CPUC, PacBell said MCI ads "falsely state that Pacific Bell is **charging** more than **permitted** by law for access fees and that it is charging the access fees directly to...

13/3,K/45 (Item 4 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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09212049 SUPPLIER NUMBER: 18992858 (USE FORMAT 7 OR 9 FOR FULL TEXT)
New 'callable' CDs boost investment income. (certificates of deposit) (Financial Planning Focus)
Lavine, Alan
Accounting Today, v10, n22, p8(2)
Dec 16, 1996
ISSN: 1044-5714 LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 827 LINE COUNT: 00065

... CD."

This CD typically has long terms of at least five to 15 years and **permits** no **withdrawals** . If a client needed **cash** , you'd have to sell the CD on the secondary market, which could fetch more...

...period, and typically every six months or so thereafter, the issuer has the option to "**call** " the CD. In other words, you'd have to **cash** it out. For example, at Charles Schwab, you can earn 7.25 percent per year...

13/3,K/46 (Item 5 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07487037 SUPPLIER NUMBER: 15572694 (USE FORMAT 7 OR 9 FOR FULL TEXT)
PinPad supported by Super-Auth. (card readers supported by software)
EFT Report, v17, n14, p7(1)
July 6, 1994
ISSN: 0195-7287 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 63 LINE COUNT: 00005

TEXT:

...s Super-auth system is now supporting International Verifact's PINPad and other Verifact secure **EFT** /POS card readers. The software is a RAM-resident credit/ **debit authorization** program that operates on MS-DOS **cash** registers. Because of Verifact's presence in different industries, several Atomic clients requested Verifact interfaces. (**Call** Kit Anderson, International Verifact Inc., 1-800-VERIFACT.

13/3,K/47 (Item 6 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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07291521 SUPPLIER NUMBER: 15405550 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The paving of Wall Street in Eastern Europe: establishing the legal infrastructure for stock markets in the formerly centrally planned economies. (Special Section: Privatization)
Philbrick, William C.
Law and Policy in International Business, 25, n2, 565-608
Wntr, 1994
ISSN: 0023-9208 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 21134 LINE COUNT: 01782

... two-thirds of voucher purchasers have given control of their vouchers to a private investment **fund**. See Paul Sacks, Privatization in the Czech Republic, 28 Colum.J. World Bus. 188 (1992...

...60% of the shares in 600 state enterprises will be turned over to 20 mutual **funds**; workers will be given 15% of the remaining shares and the government treasury will retain...

...Soviet republics as expected to get under way in 1993 and 1994. See International Monetary **Fund**, Economic Review: Common Issues And Interrépublic Relations in the Former U.S.S.R. (1992...Law, supra note 98, arts. 1, 3, 4, 6.The Polish Foreign Investment Law, however, **permits** the Ministry of Ownership **Charges** to establish a ratio between Polish and foreign parties' share capital of a company or...Layman, supra note at 146 47. Most foreign-owned companies operating in developing countries resist **calls** to go public that are unaccompanied by incentives. See Chung, supra note, 8, at 39...

...Securities Markets 74-87 (July 27, 1987). (117.) For example, a number of foreign financial **funds**, including those from international agencies, have been established in the region. "In 1991, the Boston...

...the first application to Poland's Securities Exchange Commission for permission to set up a **fund** aimed at ultimately investing up to \$100 million from Polish investors." Creating Capital Markets in...

13/3,K/48 (Item 7 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06490505 SUPPLIER NUMBER: 13965569 (USE FORMAT 7 OR 9 FOR FULL TEXT)
The role and regulation of clearing brokers.
Minnerop, Henry F.
Business Lawyer, 48, n3, 841-868
May, 1993
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 13445 LINE COUNT: 01093

... Capital Rule Amendments, supra note 25, at 56,978. Moreover, introducing firms that receive customer **funds** made payable to themselves are required to have a minimum of \$250,000 in net...

...things, by several instances of fraud on the part of introducing firms in converting customer **funds** and securities. Without the financial strength to make customers whole, these introducing firms have **triggered** substantial payments to customers by the Securities Investors Protection Corporation (SIPC) **fund**. See id. at 56,979-80. (32.) Id. at 56,980. No relevant year is...NYSE to reformulate its rules to clarify the responsibilities of introducing and carrying organizations. Order **Approving Withdrawal** of NYSE Proposed Rule Change, Exchange Act Release No. 14,630, 43 Fed. Reg. 15...

13/3,K/49 (Item 8 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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06402242 SUPPLIER NUMBER: 13476864 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Sprint announces new network for transaction processing. (TranXact, custom-designed public data network)
EFT Report, v16, n5, p7(1)
March 3, 1993
ISSN: 0195-7287 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT
WORD COUNT: 171 LINE COUNT: 00014

TEXT:

...TranXact, a public data network custom-designed for transaction processing applications such as credit and **debit** card **authorization**. The new network, which features a four-level redundancy capability for reliability and faster access...

...in April. Merchants can reach the network using point-of-sale (POS) terminals or electronic **cash** registers. The same clerk uses the terminal and the network to **call** a host computer and authorize the transaction. The **call** can be placed by dialing a 950 number, a Sprint 800 number, or an 800...

...is a dedicated network that is engineered for high-volume transaction processing requirements such as **debit** card **authorization**. The network bills in one-second increments beyond the six-second minimum for all customers...

13/3,K/50 (Item 9 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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03648136 SUPPLIER NUMBER: 06625604 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Rules that could curb those sneaky loads. (question and answer) (Fund Watch) (column)
Ballen, Sian; Goodman, Jordan E.; Vreeland, Leslie N.
Money, v17, n9, p56(1)

Sept, 1988

DOCUMENT TYPE: column

ISSN: 0149-4953

LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 395 LINE COUNT: 00029

13/3,K/51 (Item 1 from file: 160)

DIALOG(R)File 160:Gale Group PROMT(R)

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01004555

Surcharge Ban Fight Expected In Congress.

American Banker February 28, 1984 p. 48

The expiration of the ban on credit card surcharges may trigger reinstatement efforts. House members who favor a permanent ban on such surcharges may delay reinstatement...

... card holders and companies. The Mexican standoff situation between the House and the Senate will **permit** retailers to impose higher **charges** on credit card transactions than for those made with **cash**. Consumer pressure is expected to force action in the Senate.

...

13/3,K/52 (Item 1 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

(c) 2003 Resp. DB Svcs. All rts. reserv.

1723990 Supplier Number: 01723990 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Telecom Roundup - CommNet Cellular Picks Prepaid Cellular Svc.

(CommNet Cellular adopts SmartPay's Wireless service for its new prepaid cellular program in CommNet's nine state service area)

Newsbytes News Network, p N/A

January 31, 1997

DOCUMENT TYPE: Journal (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 144

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...with any SmartPay authorized CommNet outlet. From that point on, the customer places and receives **calls** like any other cellular customer. The customer doesn't need to enter a personal identification number (PIN), and there's no **debit** card or **authorization** code to use. Prepaid customers hear a reminder, audible only to them, when air time...

...to purchase additional air time. SmartPay users have three options for prepaying for air time: **cash**, bank draft, or credit card. (19970130/Press Contacts: Pat O'Connor of CommNet Cellular Inc...

13/3,K/53 (Item 2 from file: 9)

DIALOG(R)File 9:Business & Industry(R)

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1118123 Supplier Number: 01118123 (USE FORMAT 7 OR 9 FOR FULLTEXT)

CHINA: HAILING THE YEAR OF PLASTIC

(Chinese government looking to enlarge the volume of 7 mil credit cards now used to 30 mil,)

Interpress Service, p N/A

February 01, 1995
DOCUMENT TYPE: Newsletter (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 789

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...and snob appeal of using "plastic money". Last December, the government embarked on what it **calls** the threestage Golden Card project, aimed at spreading the use of credit cards and easing traditional Chinese reliance on **cash**. Banking officials also hope credit cards will cut money in circulation, enlarge bank savings and...

...places where cards are accepted, high costs, whitecollar crime committed with cards, tight limits on **withdrawals** and difficulties in getting **approval** for a credit card by the banks. In Shanghai, for example, the Bank of China...

...on the Shanghai stock exchange. Telephone cards are also available for domestic or long distance **calls** in more than 500 cardphones installed in the city. Hotels, shopping centers, luxury good stores...

13/3,K/54 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

13508664

1st Ed - PRIVATE CLIENT - MY BANK RAN OUT OF MONEY

SECTION TITLE: Personal Wealth Weekly

Ben Temkin

FINANCIAL MAIL, p82

October 13, 2000

JOURNAL CODE: WFML LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 658

...they hold too much money. I also know thats why they charge so much for **cash** withdrawals to recoup some of the costs of security. But, once upon a time, if...

... all happened, after all, at month and week end, when many hundreds of people withdraw **cash**. Somebody must have boobed badly. It would have been fun to have demanded all the...

13/3,K/55 (Item 2 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

13277060 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Future is wireless

SECTION TITLE: ADVERTISING

INFOTECH WEEKLY , 2 ed, p24

October 09, 2000

JOURNAL CODE: WIWY LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 594

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... The person goes to an ATM, calls the parent on a mobile phone, the parent **authorises** the **cash** **withdrawal**, and the ATM dispenses the

cash ."

Supranet technologies will allow a person to take a photo with a digital camera, and...

13/3,K/56 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

08676950 (USE FORMAT 7 OR 9 FOR FULLTEXT)

***Different strokes**

SECTION TITLE: CORPORATE

INDIAN EXPRESS

December 13, 1999

JOURNAL CODE: WINE LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 660

...the worst affected.

The government thinks that encouragement to IT is all about floating venture **funds** and holding seminars. The TRAI does not even react. It is now the much maligned...

... package for internet users. We learn that internet numbers will be metered differently from regular **calls** . If TRAI does not play a spoilsport and refuse to clear the package, the new...

13/3,K/57 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

07791183 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Bank online to net a better deal

ROBERT WINNETT

SUNDAY TIMES (UNITED KINGDOM)

October 17, 1999

JOURNAL CODE: FSTM LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 739

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... based current account. It pays interest of 4% gross when you are in credit, and **charges** 9.9% for **authorised** overdrafts. The rates are far more competitive than any other current account. The high-street...

13/3,K/58 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

04110243 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Beijing ministry challenges Net telephony ruling

MARK O'NEILL in Beijing

SOUTH CHINA MORNING POST, p3

January 25, 1999

JOURNAL CODE: FSCP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 450

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... without applying for permission. Its charges were half those of China Telecom for long-distance **calls** before China Telecom ordered police

to confiscate their equipment and 50,000 yuan (about HK\$46,500) in **cash** .

The court ruled that the two were providing computer information services which, according to existing...

13/3,K/59 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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03948881

**Egypt: Letter from Washington: The battle over bucks
from the MIDDLE EAST TIMES, January 10 - 16, 1999**

MIDDLE EAST TIMES

January 10, 1999

JOURNAL CODE: FMET LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 833

...merely contesting the question of how much aid each party receives, but also how those **funds** will be used. Clinton pledged substantial military and economic aid to Israel and the Palestinian...

... Jerusalem. Second, pro-Israel groups will continue to clamor about the Palestinian misuse of aid **funds** . In reality, a more pressing cause for concern is Israel's use of **funds** . A spokesman from the Israeli government explained the purpose of aid to Israel was to...

... trust between the two parties. On November 8, Israeli Knesset member Benny Elon issued a **call** to Jewish settlers to "tear down the fences around them and put up mobile homes..."

... positive atmosphere between Israelis and Palestinians. If the Israeli government is allowed to use American **funds** to tighten its grip on the West Bank and preempt permanent status negotiations, there will...

13/3,K/60 (Item 7 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

03079870

Reliance Telecom extends closure date

SECTION TITLE: TELECOMMUNICATIONS

Pratibha Rathore

FINANCIAL EXPRESS

October 10, 1998

JOURNAL CODE: WFEX LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 488

... 300 crore issue on September 28 with an option to retain oversubscription in order to **funds** its basic telecom activities in Gujarat. According to merchant bankers, RTL through its 10-year paper targeting provident **funds** and banks which have got almost 90 per cent of their Resurgent India bond proceeds...

... are of the view that banks and institutions are not too keen to lock their **funds** in a long-term paper as they expect the interest rate to tighten. RTL is...

...of 8, 9 and 10 years--offering 10.75 per cent per annum with a **call** option at the end of 5 years or in event of withdrawal of 10(23G...

13/3,K/61 (Item 8 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter
(c) 2003 The Dialog Corp. All rts. reserv.

02368960 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Lynk Systems Announces New Vice President of Administration

PR NEWSWIRE

July 30, 1998 8:46

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 399

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of Georgia.

Atlanta based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing

...

... authorization and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATM's). Lynk operates using internally...

... single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

Lynk...

13/3,K/62 (Item 1 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2003 Business Wire. All rts. reserv.

00090272 19990816228B0084 (USE FORMAT 7 FOR FULLTEXT)

HP's VeriFone Division Announces Agreement with Lynk to Deliver 20,000 Omni 3200 POS Payment Systems

Business Wire

Monday, August 16, 1999 08:16 EDT

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 729

...Systems, Inc.

Atlanta based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

About...

13/3,K/63 (Item 1 from file: 634)

DIALOG(R)File 634:San Jose Mercury
(c) 2003 San Jose Mercury News. All rts. reserv.

08259091

RAID ON PENSION FUNDS FEARED

San Jose Mercury News (SJ) - Saturday, September 16, 1995

By: Compiled from reports by Mercury News staff writers, the Associated Press, Bloomberg Business News and Dow Jones News Service.

Edition: Morning Final Section: Business Page: 1D

Word Count: 78

TEXT:

A provision in a Republican House tax bill could **trigger** a \$30-billion corporate raid on private pension **funds**, the Clinton administration, unions and senior citizens groups said Friday. The proposal would permit companies to withdraw excess money from their pension **funds** at any time and use it for any purpose. Current law **permits withdrawals** only to pay for retiree health benefits. The proposal will be considered next week by ...

13/3,K/64 (Item 1 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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05208878 Supplier Number: 68546217 (USE FORMAT 7 FOR FULLTEXT)

TELEPHONY. (News Briefs)

Communications Daily, v20, n231, pNA

Nov 30, 2000

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 2122

... contends that regulators haven't followed recommendations of European Union on procedures for determining interconnection **charges** .

Fla. PSC **approved** settlement of service quality complaints against Sprint's local exchange operation, but most provisions of...alleged Sprint was failing to make timely repairs and installations, and failing to promptly answer **calls** to customer service centers. Under settlement reached by PSC staff, Fla. Office of Public Counsel and Sprint, company will pay \$75,000 penalty, donate \$100,000 to **fund** new Lifeline customer education program and pay escalating compensation for failure to meet standards each...than 6 days, \$50, and if more than 15 days, \$100. Sprint also must answer **calls** to customer service centers within 35 sec.; if average answer time exceeds that in any month, Sprint will contribute additional \$5,000 to Lifeline customer education **fund** . Contribution rises in steps to maximum \$50,000 if average answer time exceeds ...Sprint also must connect 95% of service center callers to live representative. If live-answered **calls** fall below 95% in any month, Sprint must contribute another \$5,000 to education **fund** . Contribution rises in steps to maximum \$50,000 monthly if live-answered **calls** fall below 70%. As part of agreement, credits and contributions won't start until May...

13/3,K/65 (Item 2 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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04407335 Supplier Number: 55474783 (USE FORMAT 7 FOR FULLTEXT)

HEWLETT-PACKARD: HP's VeriFone announces agreement wi with Lynk to deliver Omni 3200 POS payment systems.

M2 Presswire, pNA
August 17, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 868

... Systems, Inc.

Atlanta based Lynk Systems, Inc. is an integrated provider of electronic payment services, **cash** dispensing services and other related value-added products and services. Payment services include the processing of credit and **debit** cards, check **authorization** and guarantee and electronic benefits transfer (EBT) transactions from merchant point of sale terminals. **Cash** dispensing services involve processing transactions from automatic teller machines (ATMs). Lynk operates using internally developed ...

...single source approach to serving its customers. This strategy provides Lynk customers one company to **call** upon for all their processing needs and allows Lynk to control quality of service.

About...

13/3,K/66 (Item 3 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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04405318 Supplier Number: 55179145 (USE FORMAT 7 FOR FULLTEXT)

INDUSTRY BRIEFS.

Item Processing Report, v10, n14, pNA
July 15, 1999
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 653

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

Mellon To Participate In NACHA Pilot. Mellon Bank Corp.'s (MEL) Global **Cash** Management unit will participate in a nine-month pilot, which began July 1, sponsored by...

...National Automated Clearing House Association. During the pilot, participating companies will be able to obtain **authorization** for non-recurring **debits** over the phone, provided the **call** is recorded or written confirmation is promptly mailed to the consumer. Currently, consumers must sign and return **authorization** documents before companies can **debit** accounts. The pilot is most advantageous for companies that use telephone sales and collections. Participating...

13/3,K/67 (Item 4 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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03919813 Supplier Number: 50149137 (USE FORMAT 7 FOR FULLTEXT)
-BARCLAYS: Electronic commerce -- future of retailing with Barclays

Merchant Services

M2 Presswire, pN/A
July 9, 1998
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 785

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...deliver goods within 24 hours if the order is placed before 1pm. This fast service **calls** for immediate **authorisation** of payment by credit and **debit** cards, which is where Barclays Merchant Services was able to help in removing the barrier...

...independent retailers. Barclays Merchant Services operates the largest on-line, real-time bank-owned EFTPOS (**Electronic Funds Transfer** at the Point Of Sale) system in the UK with a PDQ terminal base of...

13/3,K/68 (Item 5 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02593521 Supplier Number: 45243682 (USE FORMAT 7 FOR FULLTEXT)

Regulators Give The Evil Eye To Maestro Duality

POS News, pN/A

Jan 3, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 923

... are interested in issuing both cards and to create a consistent issuing policy among its **debit** products. Duality already is **permitted** for issuers of MasterCard's MasterMoney off-line debit card and the MasterCard credit card...

...MasterCard and Visa to notify the attorneys general if either were to start a POS **debit** program that **permitted** issuer duality, but does not prohibit the practice. The Payment Systems Working Group, meanwhile, views favorably the formation of Maestro and Interlink. In his letter to MasterCard, Opper **calls** the networks "extremely pro- competitive," noting that they have separate pricing and marketing strategies. He...

...analysts believe the policy change will go unchallenged in the near term. Noel Nation, an **EFT** attorney and international partner in the Miami office of the Baker & McKenzie law firm, says...

13/3,K/69 (Item 6 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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02593519 Supplier Number: 45243680 (USE FORMAT 7 FOR FULLTEXT)

POS Heads Back To School To Reach A Vibrant Student Market

POS News, pN/A

Jan 3, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 930

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...activity following graduation. University identification cards are being enhanced with a wide range of functionality, **permitting** cardholders to initiate **debit** transactions on and off campus, and working as a prepaid vehicle in school cafeterias and vending machines. Students also can use cards to pay tuition, make long distance telephone **calls**, pay for the use of copy machines and washers and dryers, attend sporting events and...

...distance calling card services. Citibank also is negotiating with the federal government for student aid **funds** to be electronically transferred into accounts it is holding for SUNY students. Technological links between ...

13/3,K/70 (Item 7 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02316865 Supplier Number: 44507497 (USE FORMAT 7 FOR FULLTEXT)
Technology: The Drive To Turn ATMs Into Macro Message Machines
Bank Network News, v12, n20, pN/A
March 11, 1994
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 688

... to begin piloting the system in local areas two to three months later.

The system **calls** for participating banks to connect to E-mail providers. When customers initiate transactions at ATMs...

...through network switches to the card issuer's computer, similar to the procedure followed for **cash withdrawals**. But instead of the issuer **authorizing** a **cash** transaction, it retrieves the cardholder's E-mail message and sends it back to the...

...s mailbox. Consumers can pay these bills immediately at ATMs or arrange for future payment. **Funds** are debited from the cardholder's bank account and a receipt is issued.

This E...

13/3,K/71 (Item 8 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)
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02107571 Supplier Number: 43905092 (USE FORMAT 7 FOR FULLTEXT)
PNC BANK INTRODUCES 3 SECURITY-RELATED FEATURES
Corporate EFT Report, v13, n11, pN/A
June 15, 1993
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 143

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...division is offering corporate clients three new securities options to prevent fraud. The features are: **Debit Authorization** -- which allows for the review of all incoming ACH debits to prevent unauthorized transactions; Advanced...

...all presented checks for a given day. PNC Corporate Services provides electronic and check-based **cash** management products, including collection, disbursement, information reporting and investment services. (For more information, **call** Jonathan Williams at 412/762-4550 or 412/257-3257.)

13/3,K/72 (Item 9 from file: 636)
DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01636610 Supplier Number: 42535984 (USE FORMAT 7 FOR FULLTEXT)

House Seeks Solution To WIPP Waste Dispute

Energy Daily, v19, n224, pN/A

Nov 21, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 457

... for road improvements needed to ship the waste safely to WIPP.

The energy committee bill **approved** Wednesday **calls** for a temporary **withdrawal** of the land, which would expire Oct. 31, 2000. It limits the amount of waste...

...to one-half of one percent of the waste generated, and provides no additional mitigation **funds** for the state. It also states that the Environmental Protection Agency must issue site regulations...

13/3,K/73 (Item 10 from file: 636)

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

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01399619 Supplier Number: 41798234 (USE FORMAT 7 FOR FULLTEXT)

VeriFone Joins a New League with Its 'Super System'

Credit Card News, v3, n19, pN/A

Jan 15, 1991

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 662

... device at the National Retail Federation convention in New York. The new device, which VeriFone **calls** a "transaction super system" and markets under the Gemstone name, combines the functions of an electronic **cash** register, credit and **debit** card and check- **authorization** terminal, an electronic benefits accepting unit and a retail management and inventory terminal.

The new...

?

Search Report from Ginger D. Roberts

?show files;ds

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File 813:PR Newswire 1987-1999/Apr 30

May 19, 2003 1 17:32

(c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	3	AU=(TOZZI M? OR TOZZI, M?) AND ACCOUNT?
S2	2	RD (unique items)

?t2/3,k/all

2/3,K/1 (Item 1 from file: 2)

DIALOG(R)File 2:INSPEC

(c) 2003 Institution of Electrical Engineers. All rts. reserv.

5758193 INSPEC Abstract Number: A9801-9135-004

Title: Gravimetric evidence of deep structure in mountain building: subducted Adriatic crust beneath the Tyrrhenian Moho in central Italy

Author(s): Bernabini, M.; Di Bucci, D.; Orlando, L.; Parotto, M.; **Tozzi, M.**

Author Affiliation: Dipt. di Idraulica Trasporti e Strade Ingegneria, Rome Univ., Italy

Journal: Journal of Geodynamics vol.21, no.3 p.223-34

Publisher: Elsevier,

Publication Date: May 1996 **Country of Publication:** UK

CODEN: JOGEE7 **ISSN:** 0264-3707

SICI: 0264-3707(199605)21:3L.223:GEDS;1-C

Material Identity Number: N543-96001

U.S. Copyright Clearance Center Code: 0264-3707/96/\$15.00+0.00

Language: English

Subfile: A

Copyright 1997, IEE

Author(s): Bernabini, M.; Di Bucci, D.; Orlando, L.; Parotto, M.; **Tozzi, M.**

...Abstract: possible first-order model of the deep structure underneath central Italy is provided, taking into **account** a possible subduction mechanism, by means of updated gravimetric and revised geological and geophysical data...

... than in the eastern part of the model. This can be justified by taking into **account** the values of heat flow and the spreading of the Tyrrhenian Sea. The minimum corresponding...

2/3,K/2 (Item 1 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01616398 02-67387

Electronic trading on futures exchanges

Sarkar, Asani; Tozzi, Michelle

Derivatives Quarterly v4n3 PP: 7-14 Spring 1998

ISSN: 1081-3268 **JRNL CODE:** DRVQ

WORD COUNT: 4102

... **Tozzi, Michelle**

...TEXT: market share held by U.S. exchanges has fallen dramatically: In 1997, U.S. exchanges **accounted** for 41% of the trading volume of exchange-traded products, compared with 65% in 1990... on prices.8 In particular, locals (floor traders who buy and sell for their own **accounts**) trade frequently and are important suppliers of liquidity.

Electronic trading systems are not likely to...members.

CONCLUSION

Search Report from Ginger D. Roberts

Electronic trading systems have become increasingly popular in the past decade and currently **account** for about one-fifth of volume on futures exchanges. Driving this rise in popularity is...
?